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#### Introduction

This guide will answer some of your questions about Medicare Supplement insurance (also called Medigap insurance). It explains how Medicare Supplement insurance coordinates with Medicare, why you might consider buying it, what benefits it contains, and how to avoid becoming a victim of abusive sales tactics. This guide is not a legal document. The official Medicare Supplement provisions are contained in the relevant laws, regulations, and policy language.

Many of the answers in this guide will refer you to the Health Insurance Counseling and Advocacy Program (HICAP), which is the counseling and information program agency for Medicare beneficiaries and their families administered by the California Department of Aging. The HICAP program serves every county in California and is a free public service to answer your questions and to give you individual attention. You can reach your local HICAP by calling 1-800-434-0222. To avoid conflicts of interest HICAP counselors are prohibited from being licensed to sell insurance or actively work for any insurance company or insurance agency. The counseling services are free. These counselors can explain any benefits you may already have and help you decide whether you should purchase Medicare Supplement insurance. If you decide to buy, they can help you select the appropriate benefits.

# Do I Need Medicare Supplement Insurance?

Medicare Supplement policies help to pay the health care costs if you have Medicare Part A and Part B. Often people need medical services that Medicare does not cover. Some of these services may include medical emergencies incurred during foreign travel, custodial care in your home, and even certain preventive care not covered by Medicare. Whether you need a Medicare Supplement policy is a decision only you can make.

You do not need to buy a Medicare Supplement policy if you are enrolled in an alternative to Medicare such as a Medicare Advantage Plan which may include:

- Medicare Health Maintenance Organizations (HMOs)
- Medicare Private Fee-for-Service Plans
- Medicare Preferred Provider Organizations (PPO)
- Medicare Special Needs Plans

#### What Is Medicare?

Medicare is a Federally funded insurance program for eligible participants age 65 or over, and for eligible participants of any age who have been qualified as disabled, and for persons with End-Stage Renal Disease (ESRD).

Medicare has two parts, Part A and Part B. Part A provides coverage for (Hospital Insurance), the Federal government will pay a portion of your expenses for inpatient hospitalization, skilled nursing facility care, hospice care services, home health care services, and for medically necessary blood transfusions. Medicare Part B (Medical Insurance) covers your doctors' services, outpatient hospital care, and other medical services. Medicare Supplement insurers usually require that you have Medicare Parts A and B in order to purchase one of their policies. Medicare Part C (Medicare Advantage plans) is an alternative choice to Medicare coverage. Private insurers like HMOs and PPOs provide benefits comparable to those in Part A and Part B, and often additional benefits to people who enroll. For example, some Medicare Advantage plans also provide prescription drug coverage. If you join a Medicare Advantage plan that offers prescription drug coverage you must take the drug coverage that is offered to you.

Medicare Part D, which is the Medicare prescription drug coverage (also known as stand alone drug coverage); can be purchased if you have a Medicare Advantage type of plan that does not cover prescription drugs.

To better understand your Medicare benefits and how to use them, read the *Medicare & You* handbook, which is available from your local Social Security office or by calling Medicare at 1-800-633-4227. You may also refer to the Medicare Web site at: <a href="https://www.medicare.gov">www.medicare.gov</a>.

For each medical service Medicare covers, there is a portion that Medicare does not pay. Medicare Part A and Part B each have a deductible (the amount you must pay or must incur before Medicare will begin to pay). You must also pay the portion of the hospital or medical expenses for which you are responsible, commonly referred to as "coinsurance" or a "co-payment." The monthly premiums, deductibles and coinsurance for Medicare change each year. You can find out the current amount of these Medicare charges by contacting Medicare at the number above or by visiting their Web site also shown above.

The *Medicare & You* handbook available from the Centers for Medicare and Medicaid Services is reprinted each year to reflect any changes in deductibles, coinsurances, or benefits. Consult a current Medicare handbook for any changes to the Medicare plan.

# Medicare Supplement Insurance Is Standardized

Congress passed legislation creating Federal standards for Medicare Supplement insurance policies that the states are required to adopt, with the exception of Massachusetts, Minnesota, and Wisconsin. Insurance companies can only sell you a "standardized" Medicare Supplement insurance policy. These policies must follow Federal and State laws. Federally mandated standardization means that all Medicare Supplement insurance

policies sold must contain a package of benefits conforming to one of the twelve standard plans that are designated as Plan A through Plan L. An outline of the benefits in each of the twelve standard plans is located further on in this guide. As a result of standardization, comparison-shopping among different insurance carriers for Medicare Supplement insurance is relatively simple. For example, Medicare Supplement Plan C will contain the same benefits no matter which insurer sells it. Consumers can select policies based on premium cost and the special features or services offered by the Medicare Supplement insurance company.

#### **Standard Medicare Supplement Benefits**

The basic benefits (also known as the "core benefits" or Plan A) are the minimum coverage you may buy. Plan A contains only the 3 core benefits listed below. Every other plan contains these three benefits as the "core" and then adds one or more additional benefits. Although Plan A is one of the least expensive policies, it may not be a good choice for low-income individuals who may not be able to afford the Medicare Part A hospital deductible when they are hospitalized.

- (1) <u>Hospitalization</u>: Medicare Part A pays only a portion of the daily costs for hospitalizations. You must pay the coinsurance amounts for those days. This Medicare Supplement benefit pays the Part A coinsurance amount after the 60th day and an additional cost of 365 lifetime days.
- (2) **Blood**: Medicare pays for all blood that is medically necessary except for the first three pints in each calendar year. This Medicare Supplement benefit pays for the first three pints of blood not paid for by Medicare, or equivalent quantities of packed red blood cells, as defined under Federal regulations.

(3) <u>Medical Expenses</u>: Generally Medicare Part B pays for 80% of a predetermined amount (called the "Medicare approved" amount) for each procedure, supply, or service billed by your doctor or other provider that is not a hospital. This Medicare Supplement benefit pays the coinsurance (generally 20% of the "Medicare approved" amount) under Medicare Part B.

There are seven additional benefits that are combined with the basic benefits in various ways to make up the eleven remaining Plans called Plan B through Plan L.

- 1. <u>The Part A Deductible</u>: The Medicare Part A deductible is the expense for which you are obligated to pay when you are admitted to a hospital as an inpatient. Medicare pays eligible benefits above that amount. (The Medicare Part A deductible amount may change yearly, so check the current *Medicare & You* handbook.) This Medicare Supplement benefit reimburses you the deductible amount, no matter what the amount may be. This benefit is included in Plans B through L.
- 2. **Skilled Nursing Coinsurance:** Medicare Part A pays for the first 20 days of care in a skilled nursing facility following hospitalization, but requires you to pay a coinsurance beginning on the 21st day through the 100th day. This Medicare Supplement benefit pays the coinsurance amount beginning on the 21st day. This benefit is included in Plans C through L.
- 3. <u>Part B Deductible</u>: The Medicare Part B deductible is the amount you must pay each year for medical expenses (such as doctor fees) before Medicare begins paying. (The Part B deductible amount may change each year). This Medicare Supplement benefit reimburses you the deductible amount. This benefit is included in Plan C, Plan F, and Plan J.
- 4. Part B Excess Charges: Medicare Part B generally pays 80% of a predetermined amount (called the "Medicare approved" amount)

for each procedure performed by your doctor or other medical care provider. If your doctor accepts Medicare "assignment," the provider may only bill you for the difference between the amount paid by Medicare and the amount approved by Medicare.

If your doctors do not accept Medicare assignment, they may bill you for the difference between the amount paid by Medicare and the amount they can legally charge you (called the "limiting charge.") If you have a Medicare Supplement policy with the following:

<u>Part B Excess Charges (100%)</u> benefit, the policy will pay the full amount billed by your doctors or other providers who do not take Medicare assignment subject to the limiting charge. This benefit is included in Plan F, Plan I, and Plan J.

The Part B Excess Charge (80%) benefit, the policy will pay 80% of the amount you are billed by your doctors or other providers. This benefit is only in Plan G.

Theoretically, you should save money on premium costs if you select the 80% benefit rather than the 100% benefit. Remember that this coinsurance amount is paid by the <u>Medical Expenses</u> part of the Basic Benefits that are part of every Medicare Supplement insurance policy.

5. Foreign Travel Emergency: Medicare does not pay for medical care outside of the United States, but some Medicare Advantage plans and some Medicare Supplement plans do. This Medicare Supplement benefit will pay 80% of your expenses for most emergency medical care in a foreign country during the first 60 days of a trip abroad after you pay a \$250 deductible. There is a lifetime maximum benefit of (\$50,000). This benefit is in Plan C through Plan J.

- 6. **At-Home Recovery**: Under the home health care benefit, Medicare pays for intermittent visits by a nurse or other skilled care provider in your home during recovery from an acute illness. Medicare does not pay for custodial care in your home such as homemaker services, (i.e. help with bathing, dressing, laundry, or shopping). This Medicare Supplement benefit pays coverage for the actual charges up to (\$40) for per visit and an annual maximum of (\$1,600) per year to provide short-term, at-home assistance with activities of daily living for those recovering from an illness, injury, or surgery. An insurance company may have various benefit requirements and limitations. This benefit is in Plan D, Plan G, Plan I, and Plan J.
- 7. <u>Preventive Care</u>: Medicare pays for some testing for diagnostic purposes. This Medicare Supplement benefit pays up to \$120 per year for certain tests done for screening purposes, routine physical exams, patient education, and other medically appropriate tests or preventive measures not covered by Medicare.

## Medicare Supplement Coverage Chart (Plans A through J)

This chart gives you a quick look at the standardized Medicare Supplement Plans A through J and their benefits.

Α	В	С	D	E	* <b>F</b>	G	Н	I	*J
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits
		Skilled Nursing Coinsurance							
	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible	Medicare Part A Deductible
		Medicare Part B Deductible			Medicare Part B Deductible				Medicare Part B Deductible
					Part B Excess (100%)	Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)
		Foreign Travel Emergency							
			At-Home Recovery			At-Home Recovery		At-Home Recovery	At-Home Recovery
				Prevention Care				65 11	Prevention Care

<sup>\*</sup>Medicare Supplement Plans F and J also have high-deductible options. Some companies may offer these options.

Basic benefits are included in all plans. They include: Medicare Part A coinsurance plus coverage for 365 additional days and during your lifetime after Medicare benefits end; Medicare Part B coinsurance; and the first three pints of blood or equal amounts of packed red blood cells per calendar year, unless this blood is replaced.

#### Overview of Medicare Supplement Plans K and L

This chart gives you a quick look at the standardized Medicare Supplement Plans K and L and their benefits.

Medicare Supplement Plan K	Medicare Supplement Plan L
Medicare Part A Coinsurance and Hospital	Medicare Part A Coinsurance and Hospital
Benefits (100%)	Benefits (100%)
Medicare Part A Deductible (50%)	Medicare Part A Deductible (75%)
Medicare Part B Coinsurance or	Medicare Part B Coinsurance or
Copayment (50%)	Copayment (75%)
Blood (50%)	Blood (75%)
Hospice Care Coinsurance or Copayment (50%)	Hospice Care Coinsurance or Copayment (75%)
Preventive Care Coinsurance (100% of the Medicare-approved amount)	Preventive Care Coinsurance (100% of the Medicare-approved amount)
Skilled Nursing Facility Coinsurance (50%)	Skilled Nursing Facility Coinsurance (75%)

**Note:** Medicare Supplement Plans K and L provide for different cost-sharing for items and services than Medicare Supplement Plans A through J. You will have to pay some out-of-pocket costs for some covered services until you meet the yearly limit (Medicare Supplement Plan K-\$4,440; Medicare Supplement Plan L-\$2,220). Once you meet the yearly limit, the Medicare Supplement policy pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. Charges from your doctor that exceed Medicare-approved amounts, called "excess charges," aren't covered and don't count toward the out-of-pocket limit.

You will have to pay these excess charges. The out-of-pocket yearly limit can increase each year because of inflation.

# Who Pays First If You Have Other Health Insurance?

If you have a question about who should pay, or who should pay first, check your insurance policy or coverage. It may include a coordination of benefits clause. You may call your insurance company or the Medicare Coordination of Benefits Contractor at 1-800-999-1118.

# Open Enrollment for Purchasing a Medicare Supplement Policy

If you are 65 years of age or older, you may buy any Medicare Supplement insurance policy, regardless of the condition of your health, during the "open enrollment" period. The open enrollment period last for six months after you first become eligible for Medicare Part B. Medicare eligible disabled individuals <u>under</u> the age of 65 who do not have End-Stage Renal Disease have the right to a six month open enrollment period beginning with their entitlement to Medicare Part B to purchase selected standardized Plans A, B, C, F or if currently available and at the discretion of the insurer Plans H, I, or J and plans K and L.

When a Medicare beneficiary under the age of 65 turns 65, they will have a second six month open enrollment period to purchase any of the standardized Plans A through L.

Once you have purchased a Medicare Supplement policy you will have an annual open enrollment commencing with your birthday and ending 30 days later. The policy must be of equal or lesser value in coverage to your existing plan.

"Open Enrollment" means that no insurer may deny you the right to purchase any of the twelve standard plans because of any preexisting medical condition, claims experience, or receipt of medical care. If you have a preexisting medical condition (a condition for which you received medical advice or treatment during the six months before your insurance begins), open enrollment is an important advantage to you.

**NOTE:** Although you are guaranteed the right to purchase any Medicare Supplement insurance product during open enrollment, insurers are permitted to impose a waiting period of up to six months before paying you benefits related to any preexisting condition, unless you have had prior creditable coverage.

If an applicant has had a continuous period of creditable coverage of at least six months, the issuer cannot exclude benefits based on a preexisting condition. "Continuous period of creditable coverage" means the period during which an individual was covered by creditable coverage within the past 63 days from the end of their prior coverage.

"Creditable coverage" means, with respect to an individual, that they were covered under any individual or group contract which provided medical, hospital, and surgical coverage that was not designed to supplement other plans.

If you have a preexisting medical condition, ask your agent to check the outline of coverage on the policy you are considering buying for the length of the waiting period as some policies have shorter waiting periods or no waiting period.

#### What is Medicare SELECT?

Medicare SELECT is a PPO variation of Medicare standardized plans A through L. Preferred Provider Organizations (PPOs), attempt to cut costs by offering you a discount if you use a doctor or other provider who is a member of the PPO network. The "network" is made up of various health care provider groups, which contract to provide specific services to consumers. You are not required to use the providers in the network when it is an emergency or not reasonable to obtain services through a network provider, but you receive an advantage if you do. The advantage generally is that the insurance company will pay a larger percentage of the cost. Medicare SELECT PPOs offer standardized Medicare Supplement coverage through a PPO system. If you try a Medicare SELECT PPO system and you do not like it, you may switch to an individual Medicare Supplement policy if your insurance company offers one. Presently, no insurer is authorized to issue or sell a Medicare SELECT policy in California.

#### Individual vs. Group Insurance

An individual Medicare Supplement policy is a contract between you and the insurance company. Its provisions have the maximum number of consumer protections required under California law, but it is sometimes more expensive than group insurance. The law requires that every individual policy must be either "guaranteed renewable" or "non-cancelable".

Guaranteed Renewable means that you have the right to continue the same coverage with no change in the terms of your policy, so long as you continue to pay the premiums on time. However, the insurance company has the right to change the premium. Of course, there is no guarantee that the insurer will not go bankrupt. Individuals covered by a company withdrawing/exiting the Medicare Supplement market shall have the opportunity to renew under another company and retain the same benefits.

Non-cancelable means that you have the right to continue the same coverage, with no change in policy terms and *no change* in premium rates, so long as you continue to pay premiums on time. Check your contract language to determine if you have either a non-cancelable or guaranteed renewable policy. Although insurers are authorized to write both types, most or all insurers have chosen to offer guaranteed renewable policies.

Group Medicare Supplement insurance is a contract between the insurance company and a group master-policyholder such as an employer acting on behalf of its employees. The group master-policyholder can also be a sponsoring organization such as a trade or professional association like AARP, Retired Officers Association, or a labor union specialized plan. If you are covered under a group plan, you receive a certificate rather than a policy of insurance, and the group master-policyholder negotiates the terms of the insurance and has the option to terminate the policy or insurance carriers. Often, but not always, group insurance is less expensive than individual insurance.

If your Medicare Supplement insurance group replaces the policy or the insurer with a new one, the new group insurer will offer everyone in your group the new coverage without exclusions for any preexisting condition that would have been covered under the prior group policy. The premiums may be higher.

# Consumer Protections Required in All Medicare Supplement Insurance

**30-Day Free Look**: Every applicant for Medicare Supplement insurance, both individual and group, has the right to return any

policy or certificate for any reason within 30 days of receiving that policy. The insurance company is required to refund all premiums and any other fees that have been paid. Your 30-day free look begins when you receive the policy or certificate. If you buy a "field-issued" policy (a policy that the agent delivers to you on the same day you complete the application), your 30-day free look begins when you receive a notice in the mail from the insurer.

Always document the date you received the policy and the date you return the policy to the insurance company or the agent. Many applicants use that 30 days to discuss the purchase with family, friends, or with a HICAP counselor.

Waiting Periods for Preexisting Medical Conditions: No Medicare Supplement insurance may require a waiting period longer than six months for coverage of a preexisting condition. If you replace one policy or certificate with another, and have satisfied the waiting period under the first one, the replacing insurance company may not impose a new waiting period for the same preexisting condition. You must be given credit for your prior coverage.

<u>Suspension of Coverage during Medical Eligibility</u>: If you become eligible to receive Medi-Cal benefits, you can ask to have your Medicare Supplement insurance suspended for up to two years. If you become ineligible for Medi-Cal during the two years, you can ask to have your insurance benefits reinstated and begin paying premiums again.

<u>Outline of Coverage</u>: Every Medicare Supplement insurer and agent is required to give you an outline of coverage at the time you are offered insurance to buy. The outline of coverage contains a chart of all twelve standardized plans and a chart for each plan offered by the insurance company.

It will probably summarize the terms and features unique to that insurance company. You do not have to fill out an application in order to get the outline of coverage. Compare different outlines of coverage in private with family members, friends, or a HICAP counselor.

<u>Premium Refund</u>: Insurers are required to refund any unearned monthly premium you paid in advance and terminate coverage when requested by the insured.

#### What Should I look for When Comparison Shopping?

<u>Premium Rates</u>: Since standardization, the most important difference between Medicare Supplement insurance products is the premium cost. Be careful! Lower premiums are not necessarily the best choice.

Rating Methodology: Attained Age Rating policies use pricing methods which automatically increase the premium as you age. These policies are usually less expensive during the first year, but the premium will increase automatically as you enter new age brackets. These automatic increases may be combined with premium increases based on inflation and higher medical cost, resulting in exceptionally steep increases as you get older.

You may be "priced out" and find it costly to go elsewhere at an advanced age. California law requires a notice on each policy or certificate disclosing any automatic premium increases based on age.

Issue Age Pricing is a pricing method based on your age when the policy is first issued. The premium may increase with inflation, but not because you enter an older age bracket. Policies using this method appear slightly more expensive initially, but premiums do not automatically increase and are more reasonable in an older age bracket. **Community-Rate** policies, also called No-Age Rated policies, charge everyone the same rate, regardless of their age.

Insurance Policy / Health Maintenance Plan: While your local HICAP office can provide in depth comparison between indemnity based (traditional fee-for-service insurance) and managed care Medicare Supplement plans, a few initial distinctions between insurance and managed care policies may assist you in researching the Medicare Supplement policy that best suits your needs and budget. The hallmark of traditional fee-for-service insurance is choice. Most indemnity based policies give you the freedom to choose your doctor, specialist, or hospital with few if any limitations. Also, the options you have with an insurance company are seldom limited by geographic restrictions.

The intent of managed care products is to create less costly delivery of health care services while maintaining quality health care by specifying provider choice. With managed care products you must obtain health care services from designated providers in most cases. Also, you are often limited by geographic restrictions of the managed care network.

# Should I Replace My Non-Standardized Policy with a Newer Standardized Policy?

Not necessarily. If you bought a Medicare Supplement policy before July 1992, it may contain better benefits or suit you better than one of the new standardized policies. It may be less expensive than the same coverage in a standardized policy. Consult your HICAP counselor if you are considering replacing your coverage.

One disadvantage of replacing an older policy is that many insurers will charge higher premiums or deny coverage to applicants who have preexisting conditions.

If you are considering replacement, first ask your current insurance company if you may update your coverage without submitting a new application. If your company agrees, only the medical conditions listed as preexisting in your original policy will be considered as preexisting conditions. Also, request that your premium be calculated based on your age when you purchased the original policy.

If your company agrees, the premium may be higher than the one for your original policy, but it will be lower than the cost to a first-time buyer. Remember that you have the right to switch to another company with similar benefits each year for 30 days following your birthday.

Never cancel existing coverage until a replacement policy is in force, and you are certain you want to keep it.

#### What Are Limited Benefit Health Plans?

Limited Benefit Health Plans also called Supplemental Plans are not Medicare Supplement Plans. Limited Benefit Health Plans may include the following:

- Dread Disease Policies that cover medical expenses or pay for a specific disease, usually cancer or stroke. Since medical treatment for all diseases are covered by Medicare, this coverage is duplicative.
- Hospital Indemnity Policies that pay a certain number of dollars for each day you are hospitalized. As hospital stays become shorter, these benefits are used less and less. More importantly, since Medicare Part A covers inpatient hospitalization, these policies may duplicate Medicare.
- Accident Policies that often pay a benefit for the loss of a limb or other body parts as a result of an accident. Since

Medicare covers any medical treatment, regardless of the cause, this coverage may be unnecessary.

If you already own one of these policies when you buy a Medicare Supplement policy, discuss with your HICAP counselor the need and usefulness of these policies. Generally, it is illegal in California to issue limited benefit health plans to persons 65 or older, primarily because they duplicate coverage under Medicare.

#### **Prescription Drug Coverage (Medicare Part D)**

As of January 1, 2006 Medicare Supplement policies being sold cannot include prescription drug coverage. All Medicare beneficiaries can instead purchase a Medicare prescription drug policy, referred to as Part D Medicare. These plans are sold by private insurance companies and other private companies approved by Medicare. All Medicare beneficiaries are eligible to purchase prescription drug coverage regardless of age or pre-existing medical conditions under Medicare Part D.

In the past, Medicare Supplement standardized Plans H, I, and J offered limited prescription drug benefits. However, H, I, and J Plans sold after December 31, 2005 can no longer offer a limit for prescription drug coverage. If you purchased one of these plans before January 1, 2006 you may keep it, however, if you decide to keep your existing plan you may be penalized if you decide to purchase a prescription drug plan under Medicare Part D at a later date. If you have an H, I or J Plan and decide to purchase a separate prescription drug plan under Medicare Part D you will be able to keep your plan but without the prescription drug benefit.

Enrolling in Medicare Part D is voluntary, however if you do not enroll when you are first eligible; and you do not have other prescription drug coverage that is at least as good as Medicare Part D, you may be charged a higher premium for every month you decide not to enroll.

Under Medicare's basic drug plan for the year 2008 you would generally pay:

- The first \$275 of your drug costs for covered drugs each year (deductible)
- Coinsurance or copays worth 25% of the cost of covered drugs between \$276 and \$2,510;
- 100% of the cost of covered drugs between \$2,511 and \$4,050; (coverage gap or doughnut hole; and
- 5% of the cost of covered drug above \$4,050 catastrophic coverage (or a copayment of \$2.25 for covered generics/preferred drugs and \$5.60 for covered brand-name drugs, whichever is greater.

Under this plan you will have to reach \$2,372 in out-of-pocket costs in 2008 before you can receive catastrophic coverage. Medicare Part D drug plans sold can structure their benefits differently as long as the overall value is at least as good as the Medicare basic plan. The cost will vary depending on the plan you purchase.

Before you purchase a Prescription Drug Plan under Medicare Part D it is important to make sure the prescription drug plan you are considering is approved by Medicare before you purchase it. You can do this by contacting Medicare at 1-800-633-4227 or by visiting their Web Site at: <a href="https://www.medicare.gov">www.medicare.gov</a>.

Medicare drug plans cover generic and brand-name drugs. However, plans can have rules about what drugs are covered in different drug categories. If you are taking certain brand-name drugs and wish to continue taking the same brand, you will need to first check the formularies covered by the different plans. You can do this by contacting Medicare at the toll free number or by visiting the website shown above.

You can find more information regarding Medicare Part D in the "Medicare & You" handbook obtained from Medicare.

# **Know Your Rights**

In California, agents owe you a duty of honesty, good faith, and fair dealing. Agents are specifically prohibited from doing the following:

- Using high pressure tactics (selling insurance through threat or undue pressure)
- Twisting (inducing you to give up or replace an existing policy for a new one)
- Overloading (selling you more insurance than you need or want)

Agents are required to give you an outline of coverage during the first presentation of an insurance product. The outline must inform you that the Health Insurance Counseling and Advocacy Program (HICAP) is available for insurance counseling free-of-charge and that by calling the HICAP toll free number 1-800-434-0222 you can get a referral to your local HICAP office.

If you decide to fill out an application, the agent is prohibited from taking more than one month's premium with the application unless interim coverage is provided (i.e. the policy is "field-issue"). Field-issued means that the agent has the authority to issue the policy to you at the same time you fill out the application. That is the only time the agent may collect two month's premium with the application.

Buy a comprehensive Medicare Supplement policy that has the most benefits for the amount you can afford. Make sure to consider the following before purchasing insurance:

- Comparison Shop!
- Call the California Department of Insurance to verify if the agent and the insurer are properly licensed.
- Decide what you need and want before you sit down with the agent.
- Do not be rushed into buying insurance.
- Set the place, the beginning, and the ending time of your meeting.
- Get a second opinion before you buy or replace insurance.
- Do not buy anything you did not intend to purchase or do not want.
- Do not replace an existing policy unless you can not afford it or the benefits no longer meet your needs.
- Do not pay cash.
- Do not be intimidated.
- If you feel unsure or uncomfortable DON'T DO IT!

# Is It Illegal to Sell You a Medicare Supplement Policy If You Have Medicaid?

If you have Medicaid (Medi-Cal in California), it is illegal for an insurance company to sell you a Medicare Supplement policy except in the following situations:

- If Medicaid pays your Medicare Supplement premium, then you can buy any Medicare Supplement policy.
- If Medicaid pays all or part of your Medicare Part B premium, then you can buy any Medicare Supplement policy.

Generally if you have Medi-Cal and Medicare, you do not need a Medicare Supplement policy. Medi-Cal will pay for more benefits than most Medicare Supplement policies, with the exception of coverage when you are out of the country.

## **Buying Insurance Through the Mail**

Direct response insurance companies sell Medicare Supplement insurance through the email, without using agents. Their advertising must mention the availability of the outline of coverage and the company must send it to you with the application, or within 14 days of your request. Before completing the application, take the outline to HICAP for comparison. In all other ways, direct response insurers must follow the same rules. Because direct response companies do not pay agents commissions, the premium costs for mail order insurance are often, but not always, lower.

# Who to Contact in the Event of a Problem with an Agent or Insurance Company

The California Department of Insurance (CDI) licenses private insurance companies and insurance agents. The CDI assists consumers in resolving complaints and disputes concerning premium rates, claims handling, and many other problems with agents or companies.

The Consumer Hotline 1-800-927-4357 is serviced by experienced professionals who will answer your questions, provide appropriate referrals, and send you brochures and other information published by the CDI, or assist you in filing a complaint.

If your claim is not paid in a timely manner, call the insurance company first. If you are still dissatisfied, contact the California Department of Insurance's Consumer Hotline to file a formal complaint at:

> California Department of Insurance Consumer Services Division 300 South Spring Street, South Tower Los Angeles, CA 90013 (800) 927-HELP (4357)

You may also file a complaint online by visiting our Web Site at: <a href="https://www.insurance.ca.gov">www.insurance.ca.gov</a>.

It is important to note that the CDI only regulates Medicare Supplement policies underwritten by licensed insurance companies. The CDI does not have regulatory authority over Medicare Health Maintenance Organizations (HMOs) like Medicare Advantage plans or Medicare Supplement plans that are underwritten by managed care plans.

Medicare HMOs (for example, Secure Horizon or Kaiser Senior plans) fall within the jurisdiction of the Centers for Medicare and Medicaid Services (CMS), while Medicare Supplement plans (for example, Blue Cross or Blue Shield) underwritten by managed care plans are regulated by the Department of Managed Health Care (DMHC).

If you have a problem or want to register a complaint about a Medicare HMO, you have to complete the following steps:

1. Appeal directly to the health plan by calling their customer service department.

- 2. If the health plan does not find in your favor, the appeal is automatically forwarded to an independent organization, the Center for Health Dispute Resolution (CHDR) that works for Medicare not the health plan.
- 3. CHDR reviews the health plan's denial and determines if it should be upheld or overturned.
- 4. If CHDR upholds the denial, then you would need to contact Centers for Medicare and Medicaid Services (CMS) at 1-800-633-4227 for further assistance.

If you have a problem with a Medicare Supplement plan underwritten by a managed care plan, then contact the Department of Managed Health Care (DMHC) at 1-888-466-2219 for further assistance.

# 2008 Rate Comparison Section

# 2008 Medicare Supplement Insurance Rate Comparison Section

The purpose of this section is to provide consumers with the information needed to make better decisions regarding the purchase of medicare supplement insurance. The rate comparison tables were designed to display ALL policy plan rates by company, rating region, age and gender.

Please be sure to use the CONSUMER INFORMATION WORKSHEET to help you identify the proper rate comparison table to review. In addition, RATE COMPARISON WORKSHEETS are also provided to help you review and compare the differences between companies.

#### *METHODOLOGY*

Per California Insurance Code 10192.20 (d), the medicare supplement insurance rates and accompanying company information were collected under the Medicare Supplement Rate Guide data call conducted by the California Department of Insurance (with assistance from the California Department of Managed Health Care). This data call collected data from all companies identified as selling medicare supplement insurance in California. The rates are annual medicare supplement insurance rates that have been pre-approved by the California Department of Insurance.

The rates reported in this guide are annual rates for all policy plans (plans A-L) from all companies licensed to sell Medicare Supplement Insurance in California. The rates listed for each policy plan are broken down into the following age groups: Under 65; 65; 70; 75 and 80 years of age. In addition to age and policy plan, the rates are also broken down by "RATING REGION". A company's rating region is the geographical region that applies to a particular rate developed by the company. For the purposes of this study, the Department has asked each company to define their rating regions by either the first three digits of the ZIP code or by county name.

#### HOW TO USE THE MEDICARE SUPPLEMENT INSURANCE TABLES

In order to help you find the rate and company that best fits your needs, we suggest that you follow these five (5) steps:

- Step 1: Review the 12 Medicare Supplement Insurance Policy Plans (Plans A-L). Pick the plan or plans that best suit your needs.
- Step 2: Collect some preliminary information about yourself and your medicare supplement insurance needs. You can do this

by completing the **CONSUMER INFORMATION** 

**WORKSHEET**. This will help you find the proper table to

begin your comparison.

- Step 3: Complete a **RATE COMPARISON WORKSHEET** for each company you are interested in reviewing.
- Step 4: REVIEW and COMPARE each company based upon your responses in the Rate Comparison Worksheet. Remember to pay attention to the company's "RATING REGION".

  The rates reported in this guide are specifically for the ZIP codes and/or counties described in a company's Rating Region.
- Step 5: After you've found the company and rate you're looking for, call the company to obtain additional information. *If you have any questions, contact the California Department of Insurance or the Health Insurance Counseling & Advocacy Program.*

The following sections will provide you with instructions on completing the CONSUMER INFORMATION WORKSHEET and the RATE COMPARISON WORKSHEET.

#### CONSUMER INFORMATION WORKSHEET

Consumer Information Worksheet				
This worksheet will have you enter specific information about yourself. The responses you enter in questions 1-3 will help you to choose the proper medicare insurance rate tables to begin your search & comparison.				
Question #1:	Based upon your <b>residence ZIP code</b> , choose the appropritate California Region:	Northern California Regions: ZIP Codes between <b>93600 and 96200</b>	Southern California Regions: ZIP Codes between <b>90000 and 93599</b>	
	Choose Only One:			
Question #2:	If you belong to any trade/labor/professional asso senior group association, the associations may have GROU MEDICARE SUPPLEMENT IN policies available to members with your association for mor		cion, these ye GROUP MENT INSURANCE nembers. Check	
	Choose Only One:	YES	NO	
Question #3:		Rates in this guide are limited to the following age ranges: Under 65, 65, 70, 75 & 80 Years Old. Enter the age close to your current age.		
	Enter Age:			
	Gender:	MALE	FEMALE	

This worksheet will have you enter specific information about yourself. The responses you enter in questions 1-3 will help you to choose the proper medicare insurance rate tables to begin your search & comparison.

Based upon your entries in Questions #1-3, you now possess the information needed to successfully pick the proper insurance rate comparison tables to begin your research. The following section will provide you with instructions on how to complete the **RATE COMPARISON WORKSHEET**.

#### RATE COMPARISON WORKSHEET

The purpose of the Rate Comparison Worksheet is to provide you with a tool for comparing different companies & rates.

Rate Companison	WULKSIICCL	
The purpose of this <b>RATE COMPARISON WORKSHEET</b> is to evaluate comparable insurance plans.	provide you with a tool to help you	1
If you are having difficulty with the worksheets or have any question guide, contact the following resources:  Health Insurance Counseling & Advocacy Program (HICAP) California Dept. of Insurance (CDI)  at (800) 927-43	at (800) 434-0222	
Medicare Supplement Insurance Comparison Items	Enter Results of You In This Colu	
Company Name:		
Policy Plan:		
Enter policy plan you're interested in comparing. Plans: A, B, C, D, E, F, G, H, I, J, K or L.	Policy Plan:	
Annual Rate:	\$	
Enter the annual rate reported by the company.		
Rating Region Number:  Enter the company's RATING REGION for the Policy Plan you are interested in reviewing.	Rating Region Number =	
A company's rating region is the <b>geographical</b> region that applies to the rate reported.		
Rating Methodology:	Rating Methodology	
See discussion of different types of RATING METHODOLOGY on PAGE 15 of this guide.  AA - Attained Age IA - Issue Age CR - Community Rated		
Waiting Period:	Waiting Period	
See discussion of WAITING PERIOD on PAGE  14 of this guide.		

For each company you find in the insurance rate comparison tables, enter that company's information in the worksheet. This will help you compare the information between companies. A sample is displayed below. The next section will present a fictional example to show you how to use the Consumer Information Worksheet and the Rate Comparison Worksheet.

#### A FICTIONAL EXAMPLE

- Mr. Smith is a resident of ROSEVILLE, CALIFORNIA (ZIP code 95678).
   He is 65 years of age.
- He has just enrolled in Medicare Part B. His coverage starts on January 1, 2008.
- Mr. Smith does not belong to any senior association or other type of group association.
- Mr. Smith has reviewed the standardized medicare supplement insurance policy plans (plans A-L) and wants to find the rates available for policy plan "H".

# Where Does Mr. Smith Begin His Search?

Mr. Smith would begin his search by completing the CONSUMER INFORMATION WORKSHEET. The information that Mr. Smith enters in the Consumer Information Worksheet will help him find the correct Medicare Supplement Rate Comparison Table for his situation.

**COMPLETING THE CONSUMER INFORMATION WORKSHEET -** Mr. Smith would complete the CONSUMER INFORMATION WORKSHEET by the following steps:

- 1) For QUESTION #1 Enter his residence ZIP code = 95678
- 2) For QUESTION #2 Check " **NO** " since he belongs to no associations.
- 3) For QUESTION #3 Enter his Age = " **65** "and Gender = " **MALE**
- 4) Please review Mr. Smith's completed CONSUMER INFORMATION WORKSHEET in the following section.

#### MR. SMITH'S COMPLETED CONSUMER INFORMATION WORKSHEET

#### Consumer Information Worksheet This worksheet will have you enter specific information about yourself. The responses you enter in questions 1-3 will help you to choose the proper medicare insurance rate tables to begin your search & comparison. Northern California Southern California Regions: Regions: Based upon your **residence ZIP code**, choose the appropritate California Region: Ouestion #1: ZIP Codes between ZIP Codes between 93600 and 96200 90000 and 93599 Choose Only One: If you belong to any trade/labor/professional association or senior group association, these Group Coverage associations may have GROUP Ouestion #2: MEDICARE SUPPLEMENT INSURANCE policies available to members. Check with your association for more details. Choose Only One: YES NO Rates in this guide are limited to the Age & Gender Info following age ranges: Under 65, 65, 70, 75 & 80 Years Old. Enter the age closest to your current age. Ouestion #3: Enter Age: MALE **FEMALE** Gender

Information Noted In Mr. Smith's Consumer Information Worksheet:

• Resident in the Northern California Region (ZIP Code 95678)

No membership in senior or other associations

Age 65

• Interest in Policy Plan "H"

How does Mr. Smith begin his review and comparison of rates?

After completing the Consumer Information Worksheet, Mr. Smith's next step is to select the appropriate Medicare Supplement Insurance Table for his *region* (Northern California), *age* (65) and *gender* (Male).

 Go to the NORTHERN CALIFORNIA REGIONS section of the quide.

2. Review & Compare the rates under the INDIVIDUAL POLICY RATES for Male Age, 65.

Upon Review of the Individual Policy Rates for Male, Age 65, Mr. Smith has found that there are three (3) companies offering rates for Policy Plan "H".

The following examples will highlight two (2) of these companies.

**COMPANY #1:** Health Net Life Insurance Company (lowest annual rate reported)

<u>COMPANY #2:</u> Blue Shield of California (highest annual rate reported)
The RATE COMPARISON WORKSHEETS for these companies are
highlighted in the following pages.

#### **COMPLETED RATE COMPARISON WORKSHEET FOR COMPANY #1**

# Rate Comparison Worksheet

The purpose of this RATE COMPARISON WORKSHEET is to provide you with a tool to help you evaluate comparable insurance plans.

If you are having difficulty with the worksheets or have any questions regarding the information in this guide, contact the following resources:

Health Insurance Counseling & Advocacy Program (HICAP) at (800) 434-0222 or California Dept. of Insurance (CDI) at (800) 927-4357

Medicare Supplement Insurance Comparison Items	Enter Results of Your Search In This Column		
Company Name:	Health Net Life Ins. Company		
Policy Plan:			
Enter policy plan you're interested in comparing. Plans: A, B, C, D, E, F, G, H, I, J, K or L.	Policy Plan: " <b>H</b> "		
Annual Rate: Enter the annual rate reported by the company.	\$ 2,004		
Rating Region Number:  Enter the company's RATING REGION for the Policy Plan you are interested in reviewing.	Rating Region  Number = " 04 "		
A company's rating region is the <b>geographical</b> region that applies to the rate reported.			
Rating Methodology:  AA - Attained Age IA - Issue Age CR - Community Rated  See discussion of different types of RATING	Rating Methodology "AA"		
METHODOLOGY on <b>PAGE 15</b> of this guide.			
Waiting Period:	Waiting Period " 0 days "		
See discussion of WAITING PERIOD on <b>PAGE</b> 14 of this guide.			

## **COMPLETED RATE COMPARISON WORKSHEET FOR COMPANY #2**

## Rate Comparison Worksheet

The purpose of this RATE COMPARISON WORKSHEET is to provide you with a tool to help you evaluate comparable insurance plans.

If you are having difficulty with the worksheets or have any questions regarding the information in this guide, contact the following resources:

Health Insurance Counseling & Advocacy Program (HICAP) at (800) 434-0222 or California Dept. of Insurance (CDI) at (800) 927-4357

Medicare Supplement Insurance Comparison Items	Enter Results of In This C	
Company Name:	Blue Shield of Ca	alifornia
Policy Plan:		
Enter policy plan you're interested in comparing. Plans: A, B, C, D, E, F, G, H, I, J, K or L.	Policy Plan:	" <b>H</b> "
Annual Rate:  Enter the annual rate reported by the company.	\$	2,664
Rating Region Number:  Enter the company's RATING REGION for the Policy Plan you are interested in reviewing.  A company's rating region is the <b>geographical region</b> that applies to the rate reported.	Rating Region Number =	" 06 "
Rating Methodology:  AA - Attained Age IA - Issue Age CR - Community Rated  See discussion of different types of RATING	Rating Methodology	" AA "
METHODOLOGY on PAGE 15 of this guide.  Waiting Period:  See discussion of WAITING PERIOD on PAGE 14 of this guide.	Waiting Period	" 0 days "

From Mr. Smith's completed Rate Comparison Worksheets for Company #1: Health Net Life Insurance Company and Company #2: Blue Shield of California, one can see the difference between the two companies.

 Difference in Annual Rates: There is a \$660 difference between Company #1 (Health Net Life Insurance Company = \$2,004) vs. Company #2
 (Blue Shield of California = \$2,664)

Using the Rate Comparison Worksheet allows Mr. Smith to see the differences in annual rates.

The following section will provide you with blank copies of the Consumer Information Worksheet and Rate Comparison Worksheet, please make additional copies as needed.

# **Copy of Consumer Information Worksheet**

Provided for your future use. Please make additional copies as necessary.

	Consumer Information	on Worksheet			
you enter in que	vill have you enter specific inform stions 1-3 will help you to choos our search & comparison.	-	<del>-</del>		
Question #1:	Based upon your <u>residence</u> <u>ZIP code</u> , choose the appropritate California Region:	Northern California Regions: ZIP Codes between 93600 and 96200	Southern California Regions: ZIP Codes between <b>90000 and 93599</b>		
	Choose Only One:				
Question #2:	Group Coverage	If you belong to any trade/labor/profession senior group associated associations may have MEDICARE SUPPLEM policies available to make the contraction of the contract	ion, these re GROUP MENT INSURANCE nembers. Check		
	Choose Only One:	YES	NO		
Question #3:	Age & Gender Info	Rates in this guide ar following age ranges: 75 & 80 Years Old. It to your current age.	Under 65, 65, 70,		
	Enter Age:				
	Gender:	MALE	FEMALE		

## **Copy of Rate Comparison Worksheet**

Provided for your future use. Please make additional copies as necessary.

## Rate Comparison Worksheet

The purpose of this **RATE COMPARISON WORKSHEET** is to provide you with a tool to help you evaluate comparable insurance plans.

If you are having difficulty with the worksheets or have any questions regarding the information in this guide, contact the following resources:

Health Insurance Counseling & Advocacy Program (HICAP) at (800) 434-0222 or California Dept. of Insurance (CDI) at (800) 927-4357

Medicare Supplement Insurance Comparison Items	Enter Results of Y In This Col	
Company Name:		
Policy Plan:		
Enter policy plan you're interested in comparing. Plans: A, B, C, D, E, F, G, H, I, J, K or L.	Policy Plan:	
Annual Rate:	\$	
Enter the annual rate reported by the company.	-	
Rating Region Number:	Rating Region Number =	
Enter the company's RATING REGION for the Policy Plan you are interested in reviewing.	-	
A company's rating region is the <b>geographical</b> region that applies to the rate reported.		
Rating Methodology:	Rating Methodology	
See discussion of different types of RATING METHODOLOGY on <b>PAGE 15</b> of this guide.		
AA - Attained Age		
IA - Issue Age		
CR - Community Rated		
Waiting Period:	Waiting Period	
See discussion of WAITING PERIOD on <b>PAGE</b> 14 of this guide.		

## **Copy of Rate Comparison Worksheet**

Provided for your future use. Please make additional copies as necessary.

## Rate Comparison Worksheet

The purpose of this **RATE COMPARISON WORKSHEET** is to provide you with a tool to help you evaluate comparable insurance plans.

If you are having difficulty with the worksheets or have any questions regarding the information in this guide, contact the following resources:

Health Insurance Counseling & Advocacy Program (HICAP) at (800) 434-0222 or California Dept. of Insurance (CDI) at (800) 927-4357

Medicare Supplement Insurance Comparison Items	Enter Results of Yo In This Colu	
Company Name:		
Policy Plan:		
Enter policy plan you're interested in comparing. Plans: A, B, C, D, E, F, G, H, I, J, K or L.	Policy Plan:	
Annual Rate:	\$_	
Enter the annual rate reported by the company.		
Rating Region Number:	Rating Region Number =	
Enter the company's RATING REGION for the Policy Plan you are interested in reviewing.		
A company's rating region is the <b>geographical</b> region that applies to the rate reported.		
Rating Methodology:	Rating Methodology	
See discussion of different types of RATING METHODOLOGY on <b>PAGE 15</b> of this guide. AA - Attained Age IA - Issue Age CR - Community Rated		
Waiting Period: See discussion of WAITING PERIOD on PAGE	Waiting Period _	
<b>14</b> of this guide.		

# 2008 MEDICARE SUPPLEMENT RATE COMPARISON TABLES

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2008 Guide to Medicare Supplement Insurance Rate Comparison Section Page 40

# Northern California Individual Policy Rates For Female Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

Customer Service Number

### ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 1,873 2,044 1.892 1.909 2.075 1.906 0 0 0 AA1.488 0 0 0 days 2,273 0 03 1,630 2,053 2,239 2,073 2,092 2,089 0 0 days AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Waiting Medicare Supplement Policy Plan: Region Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ I K $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 0 0 0 0 0 0 0 AA2,047 1,975 0 2,352 0 0 days

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number BANKERS LIFE AND CASUALTY COMPANY (800) 621-3724 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 3.017 3.219 3.235 0 0 2,653 0 0 0 2,594 1.149 0 AA01 0 days 02 3,832 3,056 0 3,592 3,801 0 0 3,130 0 0 1,354 0 days AA 0 0 0 0 0 days 03 0 0 0 1,120 0 AA 04 0 0 0 0 0 0 1,319 0 days AA Customer Service Number BLUE CROSS OF CALIFORNIA 1-800-333-3883 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 3,948 0 0 0 0 0 0 0 0 4,944 0 0 0 days AA02 0 0 0 2,892 0 0 0 60 days 2,460 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF 1-800-248-2341 **CALIFORNIA** Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{G}$ $\boldsymbol{H}$ I J K $\boldsymbol{L}$ 13.284 04 5,940 7,008 8.280 7.332 0 8.292 0 10.836 0 3,240 0 0 days AA6,372 7,320 6,492 0 7,332 8,928 10,104 0 0 05 5,256 3,132 0 days AA 0 8,388 10,260 0 0 06 5.280 6,360 7.356 6.516 7,368 2,976 0 days AA Customer Service Number COMBINED INSURANCE COMPANY OF AMERICA 800-544-5531 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{F}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 01 2.165 2,936 3,164 0 0 4.076 0 0 0 0 0 0 0 days IΑ 3,085 05 2,242 3.303 4,260 0 4,260 0 0 0 0 days IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

CONSECO INSURANCE COMPANY  Customer Service Number (800) 541-2254													-2254	
Region					Medio	care Supple	ment Policy	Plan:					Waiting	Rating
Number*	$oldsymbol{A}$	В	C	D	$\boldsymbol{E}$	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,827	0	0	2,257	0	2,668	2,152	0	0	0	0	0	0 days	AA
02	1,944	0	0	2,402	0	2,838	2,290	0	0	0	0	0	0 days	AA
03	2,080	0	0	2,570	0	3,037	2,450	0	0	0	0	0	0 days	AA
	CONTINENTAL GENERAL INSURANCE COMPANY  Customer Service Number 800-880-8824 ext. 1431													
CONT	INEN'	TAL (	SENER	AL IN									-880-8824	ext. 1431
CONT					Medio	care Supple	ment Policy	Plan:		'		800	0-880-8824 Waiting	ext. 1431 Rating
CONT		TAL O	GENER C	AL IN					1	J	K		-880-8824	ext. 1431
CONT					Medio	care Supple	ment Policy	Plan:	<i>I</i> 0	<b>J</b>	<b>K</b>	800	0-880-8824 Waiting	ext. 1431 Rating
CONT Region Number*	A	В	C	D	Medio <b>E</b>	care Supple F	ment Policy G	y Plan: H		ı		800 L	Waiting Period	ext. 1431  Rating  Methodology
CONT Region Number*	A 9,077	<b>B</b> 8,389	<i>C</i> 10,481	D	Medio E	F 9,322	ment Policy  G	y Plan: H	0	0	0	<b>L</b> 0	Waiting Period  0 days	ext. 1431  Rating Methodology  AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

GENV	VORT	H LIF	E AND	ANNU	J <b>ITY I</b>	NSUR	ANCE	COM	PANY			Си	stomer Servi (877) 825	
Region	Medicare Supplement Policy Plan:												Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,107	0	3,463	3,075	0	3,629	0	0	0	3,982	0	0	0 days	AA
GENV	VORT	H LIF	E INSU	IRAN(	CE CO	MPAN	Y					Си	stomer Servi 877-825-	
Region					Medi	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,484	1,879	2,195	0	0	2,259	0	0	0	0	0	0	0 days	AA
03	1,570	1,987	2,321	0	0	2,389	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	JRANC	E CO	MPAN	Y			Си	stomer Servi 800-801-	
Region					Medi	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
05	1,423	2,108	2,388	0	0	2,409	0	0	0	0	0	0	0 days	AA
06	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	0 days	AA

Northern California Regions Individual Policy Rates for Female Under 65 - Page 46

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

Customer Service Number

### HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,232 0 3.252 0 0 3,468 2,772 4,740 0 0 AA03 0 0 0 days 2,256 2,124 0 04 1,632 0 2,460 0 0 3,708 0 0 0 days AA 1,800 0 2,712 0 2,340 0 0 0 days 07 0 2,916 4,080 0 AA Customer Service Number **HUMANA INSURANCE COMPANY** 1-800-872-7294 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ $\boldsymbol{F}$ Ι 01 3,864 4,068 4,716 2,244 3,252 0 0 0 0 0 90 days 4,752 0 AA02 3,288 3,468 4,020 0 0 0 0 1,908 2,772 90 days 4,056 AA 03 2,736 2,892 3,348 0 0 3,372 0 0 1,596 2,304 90 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

## Northern California Regions Individual Policy Rates for Female, Age Under 65

LINCOLN HERITAGE LIFE INSURANCE COMPANY

Customer Service Number

1-800-287-7319

### Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K B D $\boldsymbol{E}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.343 1.832 2,140 1.914 0 2.203 0 0 0 0 AA02 0 0 0 days 1,119 0 04 1,527 1,783 1,595 0 1,836 0 days AA Customer Service Number MARQUETTE NATIONAL LIFE INSURANCE COMPANY 800-934-1126 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{L}$ D $\boldsymbol{F}$ 01 0 0 0 0 0 180 days AA1,879 0 0 3,042 0 0 0 1,879 180 days 0 0 0 02 0 0 3,195 0 0 AA03 0 0 3,347 0 0 180 days 2,067 AA 2,179 0 0 3,529 0 0 0 180 days 04 0 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 03 1.554 0 0 2.517 2,864 0 0 1.810 IA 0 0 0 0 0 days 1,453 2,680 1,694 0 days 04 0 2,355 IA Customer Service Number MUTUAL OF OMAHA INSURANCE COMPANY 1-800-316-0842 Waiting Region Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{L}$ $\boldsymbol{F}$ 02 0 0 0 AA1,874 3,127 0 3,176 0 0 0 0 0 0 days 1,609 2,685 2,727 0 0 0 0 0 0 03 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

PACII	FICAR	E LIF	Cus	Customer Service Number 888-202-4340										
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,616	0	4,440	0	0	4,536	3,876	0	0	4,452	0	0	0 days	AA
03	2,112	0	3,540	0	0	3,624	3,048	0	0	3,552	0	0	0 days	AA
04	1,788	0	3,084	0	0	3,156	2,640	0	0	3,096	0	0	0 days	AA
06	2,544	0	3,888	0	0	4,008	3,396	0	0	3,924	0	0	0 days	AA
PENN	NSYLVANIA LIFE INSURANCE COMPANY  Customer Servi 800-275-													
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	$\boldsymbol{\mathit{B}}$	C	D	E	ig  F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,771	2,513	2,775	0	0	2,995	0	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number PHYSICIANS LIFE INSURANCE COMPANY 1-800-228-9100 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 01 1.828 2,545 0 0 0 3,404 2,850 0 0 0 0 0 AA0 days 02 2,117 2,947 3,941 0 0 days 0 0 3,300 0 0 0 AA 2,405 3,349 0 0 4,479 3,750 0 0 0 days 03 0 0 AA 04 3,271 4,555 0 0 6,091 5,100 0 0 0 0 days AA 05 1,828 2,545 0 0 0 3,404 2,850 0 0 0 0 0 days IA 06 2,117 2,947 0 0 0 3,941 3,300 0 0 0 0 0 0 days IA 07 2,405 3,349 0 4,479 3,750 0 0 0 0 0 0 days IA 5,100 08 3,271 4,555 0 0 6,091 0 0 0 0 days IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number STANDARD LIFE AND ACCIDENT INSURANCE COMPANY 888-350-1488 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 03 2,377 2.981 3,430 2.961 2.798 2.933 2,976 0 0 0 0 0 AA0 days 0 0 0 days 04 0 0 450 0 0 0 AA 1,997 2,504 2,881 2,350 2,464 2,500 0 0 0 0 days 07 2,487 0 AA 08 0 0 378 0 0 0 0 days AA 09 2,187 2,743 3,156 2,724 2,574 2,698 2,738 0 0 0 0 0 days AA 10 0 0 0 0 0 0 0 0 0 days AA0 414 0

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY ntact Local State Farm Age Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 01 1.736 0 2,619 0 0 2,645 0 0 0 0 0 0 AA0 days 02 1,806 2,724 0 0 2,751 0 0 days 0 0 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.887 2,889 3,220 0 0 2,775 0 0 0 0 0 0 180 days IA 04 05 0 1,010 0 180 days IA 0 0 0 0 06 4,188 0 0 0 0 0 0 days IA 0 0 0 0 2,600 2,899 0 0 2,497 0 0 0 180 days IA 07 1,698 08 0 0 0 0 910 0 0 0 0 180 days IA 3,589 0 0 0 0 0 0 0 0 0 0 days 09 0 0 IA 0 2,148 0 180 days 17 0 0 0 0 0 0 IA 18 0 0 1,933 0 180 days IA 0

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 2,752 3,614 4,350 0 0 4,282 0 0 2,554 2.812 0 0 AA01 180 days 5,246 0 3,445 0 180 days 02 3,371 4,427 5,328 0 0 3,129 AA 3,990 6,307 0 0 0 3,704 4,078 0 180 days 03 5,240 6,209 AA Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ $\boldsymbol{E}$ $\boldsymbol{F}$ 0 0 0 0 0 02 1,577 1,897 0 2,286 0 0 0 0 days AA03 1,629 0 0 1,963 0 1,354 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 01 982 0 0 1,344 0 1,340 1.390 0 0 0 0 0 AA0 days 03 838 1,154 1,152 1,192 0 0 days 0 0 0 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Individual Policy Rates For Female Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Northern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.091 1.244 1.103 1.112 1.292 1.110 0 0 0 0 0 02 866 0 days AA 03 949 1,196 1,363 1,208 1,218 1,216 0 0 0 0 0 days 1,415 0 AACustomer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,204 1,162 0 0 0 1,383 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region		Medicare Supplement Policy Plan:												Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$oldsymbol{L}$	Period	Methodology
01	1,919	1,845	1,836	2,083	2,131	1,466	1,558	0	0	1,365	605	874	0 days	AA
02	2,285	2,197	2,148	2,480	2,537	1,726	1,854	0	0	1,608	713	1,030	0 days	AA
03	0	0	0	0	0	654	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	770	0	0	0	0	0	0	0 days	AA

## **BLUE CROSS OF CALIFORNIA**

Customer Service Number 1-800-333-3883

Region	Medicare Supplement Policy Plan:										Waiting	Rating		
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	1,104	0	1,284	0	0	1,380	0	0	1,356	1,740	0	0	60 days	AA
09	0	0	0	0	0	324	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	384	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region	Medicare Supplement Policy Plan:													Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
04	1,152	1,356	1,608	1,428	0	1,608	0	3,024	3,012	0	720	0	0 days	AA
05	1,020	1,236	1,416	1,260	0	1,428	0	2,628	2,796	0	648	0	0 days	AA
06	1,020	1,212	1,428	1,260	0	1,428	0	2,664	2,688	0	660	0	0 days	AA

## COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	ient Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	ig  F	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,412	1,920	2,068	1,650	0	2,647	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	712	0	0	0	0	0	0	0 days	AA
05	1,462	2,014	2,156	1,720	0	2,769	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	742	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.156 0 0 1.428 0 1.785 1.362 0 0 0 0 0 AA01 0 days 02 1,230 0 1,520 1,899 1,449 0 0 0 0 0 0 0 AA 0 days 03 1,316 0 0 1,626 0 2,032 1,550 0 0 0 0 0 0 days AA

## CONTINENTAL GENERAL INSURANCE COMPANY

Customer Service Number 800-880-8824 ext. 1431

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	$\boldsymbol{E}$	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
01	4,521	4,175	5,218	3,823	3,094	4,644	3,900	0	0	0	0	0	0 days	AA
02	2,524	2,330	2,912	2,134	1,727	2,592	2,177	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,056	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	589	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

Customer Service Number

GENV	VORT	H LIF	E AND	ANNU	JITY I	NSUR	ANCE	COM	PANY			Cus	877) 825)		
Region					Medio	care Supplei	ment Polic	y Plan:					Waiting	Rating	
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology	
01	1,271	0	2,178	1,953	0	2,218	0	0	0	2,889	0	0	0 days	AA	
GENW	CNWORTH LIFE INSURANCE COMPANY  Medicare Supplement Policy Plan:  Customer Service N 877-825-933  Waiting														
Region					Medio	care Supplei	ment Polic	y Plan:					Waiting	Rating	
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology	
02	935	1,126	1,356	1,128	0	1,397	0	0	0	0	0	0	0 days	AA	
03	989	1,190	1,434	1,193	0	1,478	0	0	0	0	0	0	0 days	AA	
GLOB	E LIF	E ANI	) ACC	IDENT	' INSU	JRANC	E CO	MPAN	ΙΥ			Cus	stomer Servi		
Region						care Supplei			· <u> </u>				800-801- Waiting	6831 Rating	
Number*	A	D	C	D		F	G		7	7	K	7	Period	Methodology	
	A	B	C	D	E	ľ	G	H	I	J	Λ	L			
02	995	1,456	1,617	0	0	1,631	0	0	0	0	0	0	60 days	AA	
03	853	1,247	1,387	0	0	1,398	0	0	0	0	0	0	60 days	AA	

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

## HEALTH NET LIFE INSURANCE COMPANY

Customer Service Number (800) 944-7287

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
03	1,296	0	1,716	0	1,656	1,848	1,488	2,556	2,736	0	0	0	0 days	AA
04	948	0	1,308	0	1,248	1,344	1,152	2,004	2,136	0	0	0	0 days	AA
07	1,044	0	1,440	0	1,368	1,560	1,272	2,208	2,352	0	0	0	0 days	AA

## **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,992	2,100	2,424	0	0	2,448	0	0	0	0	876	1,284	90 days	AA
02	1,692	1,788	2,076	0	0	2,088	0	0	0	0	756	1,092	90 days	AA
03	1,416	1,488	1,728	0	0	1,740	0	0	0	0	624	912	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 884 1.151 1.379 1.189 0 1.421 0 0 0 0 0 0 AA02 0 days 04 737 959 1,149 991 0 1,184 0 0 0 0 0 0 0 days AA

## MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer	Service	Number
800-	934-11	26

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$m{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,290	0	0	1,398	0	1,734	1,473	0	0	0	0	0	180 days	AA
02	1,290	0	0	1,468	0	1,821	1,546	0	0	0	0	0	180 days	AA
03	1,419	0	0	1,538	0	1,907	1,620	0	0	0	0	0	180 days	AA
04	1,496	0	0	1,622	0	2,098	1,708	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.292 0 0 0 1.828 2.140 0 0 0 0 0 1.317 IA 03 0 days 04 1,209 0 0 1,710 2,002 0 0 0 0 1,232 0 days IΑ 0 0 Customer Service Number MUTUAL OF OMAHA INSURANCE COMPANY 1-800-316-0842 Region Medicare Supplement Policy Plan: Waiting Rating

Number	A	$\boldsymbol{\mathit{B}}$	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,180	0	1,969	2,144	0	2,000	1,615	0	0	0	0	0	0 days	AA
03	1,013	0	1,691	1,841	0	1,717	1,387	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC. 888-202-4340 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 1.320 0 1.824 0 0 1.860 1.632 0 0 1.824 0 0 AA01 0 days 03 1,056 0 1,428 0 0 1,512 1,344 0 0 1,488 0 0 AA 0 days 04 900 0 1,476 0 0 1,500 1,332 0 0 1,476 0 0 AA 0 days 1,512 1,272 0 1,488 0 0 1,344 0 0 0 0 0 days 06 1,488 AACustomer Service Number PENNSYLVANIA LIFE INSURANCE COMPANY 800-275-7366 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ G $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 1,116 1,505 1,715 1,505 0 1,852 1,685 0 0 0 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

## PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

													1-800-228	-9100
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
01	1,034	1,279	0	0	0	1,705	1,398	0	0	0	0	0	0 days	AA
02	1,197	1,480	0	0	0	1,975	1,619	0	0	0	0	0	0 days	AA
03	1,361	1,682	0	0	0	2,244	1,840	0	0	0	0	0	0 days	AA
04	1,850	2,288	0	0	0	3,052	2,502	0	0	0	0	0	0 days	AA
05	1,192	1,494	0	0	0	2,009	1,647	0	0	0	0	0	0 days	IA
06	1,379	1,730	0	0	0	2,326	1,907	0	0	0	0	0	0 days	IA
07	1,568	1,966	0	0	0	2,643	2,167	0	0	0	0	0	0 days	IA
08	2,132	2,674	0	0	0	3,595	2,947	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number STANDARD LIFE AND ACCIDENT INSURANCE COMPANY 888-350-1488 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 1.365 1.712 1.969 1.700 1.607 1.684 1.709 0 0 0 0 0 AA03 0 days 04 0 0 0 0 0 258 0 0 0 0 0 0 AA 0 days 07 1,147 1,438 1,654 1,428 1,349 1,415 1,435 0 0 0 0 0 AA 0 days 0 0 0 0 0 217 0 0 0 0 0 0 08 0 days AA09 1,256 1,575 1,812 1,478 1,549 1,572 0 0 0 0 0 1,564 0 days AA0 0 0 0 0 238 0 0 0 0 0 0 10 0 days AA Customer Service Number

# STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY Region Medicare Supplement Policy Plan: Waiting Rating

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,015	0	1,532	0	0	1,547	0	0	0	0	0	0	0 days	AA
02	1,056	0	1,593	0	0	1,609	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.475 0 0 0 0 2.560 2.282 0 0 0 0 0 IA 12 60 days 13 0 0 0 0 671 0 0 0 0 0 60 days 0 0 AA 14 1,327 0 0 0 0 2,303 2,054 0 0 0 0 0 60 days IΑ 0 0 0 0 0 0 0 0 0 0 0 60 days 15 605 AA 20 0 2,000 2,177 2,135 0 0 0 0 0 0 0 0 0 days AA0 1,799 1,960 1,922 0 0 0 0 0 0 0 0 21 0 days AA

## UNITED TEACHER ASSOCIATES INSURANCE COMPANY

Customer Service Number (800) 880-8824

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,702	2,046	2,336	1,942	0	2,300	1,912	0	1,340	1,475	0	0	180 days	AA
02	2,085	2,507	2,861	2,379	0	2,817	2,342	0	1,642	1,807	0	0	180 days	AA
03	2,468	2,967	3,387	2,816	0	3,335	2,772	0	1,943	2,139	0	0	180 days	AA

Northern California Regions Individual Policy Rates for Female 65 - Page 69

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 65

#### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.036 1.246 0 0 0 1.501 1.343 0 0 0 0 0 AA02 0 days 03 889 1,070 0 0 0 1,289 1,153 0 0 0 0 0 days 0 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 982 0 0 1,344 0 1,340 1,390 0 0 0 0 0 AA0 days 838 0 1,192 0 0 0 0 0 0 days 03 0 1,154 1,152 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Individual Policy Rates For Female Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Northern California Regions Individual Policy Rates for Female, Age 70

#### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.083 1.365 1.529 1.379 1.391 1.572 1.388 0 0 0 0 0 AA02 0 days 1,722 03 1,187 1,496 1,676 1,511 1,524 1,521 0 0 0 0 0 days 0 AACustomer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,573 1,518 0 0 0 1,807 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,180	2,179	2,168	2,498	2,533	1,781	1,918	0	0	1,684	746	1,078	0 days	AA
02	2,595	2,594	2,540	2,974	3,015	2,098	2,284	0	0	1,984	879	1,270	0 days	AA
03	0	0	0	0	0	780	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	919	0	0	0	0	0	0	0 days	AA

## BLUE CROSS OF CALIFORNIA

Customer Service Number 1-800-333-3883

Region					Medic	are Suppler	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	1,452	0	1,824	0	0	1,932	0	0	1,812	2,352	0	0	60 days	AA
09	0	0	0	0	0	456	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	732	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Female, Age 70

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{\mathit{F}}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
04	1,572	1,860	2,196	1,944	0	2,268	0	3,924	3,720	0	984	0	0 days	AA
05	1,392	1,692	1,944	1,752	0	2,016	0	3,312	3,264	0	912	0	0 days	AA
06	1,404	1,656	1,956	1,728	0	2,028	0	3,360	3,192	0	900	0	0 days	AA

### COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$oldsymbol{L}$	Period	Methodology
01	1,486	2,036	2,193	1,650	0	2,809	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	903	0	0	0	0	0	0	0 days	AA
05	1,542	2,137	2,287	1,720	0	2,935	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	941	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

#### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.233 0 0 1.522 0 1.880 1.452 0 0 0 0 0 AA01 0 days 02 1,312 0 1,619 2,000 1,544 0 0 0 0 0 0 days 0 0 AA 03 1,404 0 0 1,733 0 2,140 1,652 0 0 0 0 0 0 days AA

## CONTINENTAL GENERAL INSURANCE COMPANY

Customer Service Number 800-880-8824 ext. 1431

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	5,472	5,055	6,323	4,625	3,743	5,622	4,728	0	0	0	0	0	0 days	AA
02	3,054	2,821	3,529	2,581	2,089	3,138	2,639	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,277	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	713	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

Customer Service Number

GENV	VORT	H LIF	E AND	ANNU	J <b>ITY I</b>	<b>NSUR</b>	ANCE	COM	PANY			Cu	(877) 825	
Region					Medic	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,390	0	2,398	2,170	0	2,451	0	0	0	3,128	0	0	0 days	AA
GENV	VORT	H LIF	E INSU	J <b>RAN</b> (	CE CO	MPAN	Y					Си	ustomer Servi 877-825-	
Region					Medic	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	ig  $F$	G	H	I	$\boldsymbol{J}$	K	$m{L}$	Period	Methodology
02	1,103	1,338	1,587	1,342	0	1,636	0	0	0	0	0	0	0 days	AA
03	1,167	1,415	1,678	1,420	0	1,730	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	ΙΥ			Си	ustomer Servi 800-801-	
Region					Medic	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,300	1,761	1,923	0	0	1,935	0	0	0	0	0	0	60 days	AA
03	1,138	1,552	1,692	0	0	1,704	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

## **HEALTH NET LIFE INSURANCE COMPANY**

Customer Service Number (800) 944-7287

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
03	1,452	0	1,956	0	1,860	2,112	1,704	2,892	3,156	0	0	0	0 days	AA
04	1,068	0	1,500	0	1,452	1,512	1,308	2,268	2,472	0	0	0	0 days	AA
07	1,176	0	1,656	0	1,596	1,788	1,440	2,496	2,724	0	0	0	0 days	AA

## **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,944	2,052	2,376	0	0	2,400	0	0	0	0	1,128	1,644	90 days	AA
02	1,656	1,752	2,028	0	0	2,040	0	0	0	0	960	1,404	90 days	AA
03	1,380	1,464	1,692	0	0	1,704	0	0	0	0	804	1,164	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

#### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 996 1.303 1.547 1.349 0 1.595 0 0 0 0 0 0 02 0 days AA 04 830 1,086 1,289 0 1,329 0 0 0 0 0 0 days 1,124 0 AA

## MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number 800-934-1126

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$oldsymbol{A}$	$\boldsymbol{B}$	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
01	1,595	0	0	1,763	0	2,109	1,858	0	0	0	0	0	180 days	AA
02	1,595	0	0	1,852	0	2,215	1,951	0	0	0	0	0	180 days	AA
03	1,755	0	0	1,940	0	2,320	2,044	0	0	0	0	0	180 days	AA
04	1,851	0	0	2,046	0	2,552	2,155	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 03 1,443 0 0 0 2.114 2,432 0 0 0 0 0 1.505 IA 0 days 04 1,350 0 0 1,978 2,275 0 0 0 0 1,408 0 days IΑ 0 0 Customer Service Number MUTUAL OF OMAHA INSURANCE COMPANY 1-800-316-0842 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,399 0 2,335 2,542 0 2,372 1,915 0 0 0 0 0 AA0 days 1,201 0 2,005 2,183 0 2,036 1,644 0 0 0 0 0 0 days 03 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

#### Customer Service Number PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC. 888-202-4340 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{L}$ 1.656 0 2,352 0 0 2.388 2.112 0 0 2,340 0 0 AA01 0 days 03 1,332 0 2,124 0 2,088 1,848 0 0 2,052 0 0 0 AA 0 days 04 1,116 0 1,920 0 0 1,968 1,728 0 0 1,932 0 0 AA 0 days 2,160 06 1,608 0 2,124 0 0 1,920 0 0 0 0 0 days 2,112 AACustomer Service Number PENNSYLVANIA LIFE INSURANCE COMPANY 800-275-7366 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{D}$ $\boldsymbol{E}$ G $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 1,316 1,788 2,006 1,792 0 2,167 1,986 0 0 0 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

## PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

													1-800-228	9-9100
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,225	1,522	0	0	0	2,042	1,673	0	0	0	0	0	0 days	AA
02	1,418	1,762	0	0	0	2,364	1,937	0	0	0	0	0	0 days	AA
03	1,611	2,002	0	0	0	2,687	2,201	0	0	0	0	0	0 days	AA
04	2,191	2,722	0	0	0	3,653	2,994	0	0	0	0	0	0 days	AA
05	1,332	1,655	0	0	0	2,257	1,850	0	0	0	0	0	0 days	IA
06	1,543	1,916	0	0	0	2,614	2,143	0	0	0	0	0	0 days	IA
07	1,753	2,177	0	0	0	2,970	2,435	0	0	0	0	0	0 days	IA
08	2,384	2,961	0	0	0	4,039	3,311	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

#### Customer Service Number STANDARD LIFE AND ACCIDENT INSURANCE COMPANY 888-350-1488 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 03 1.397 1.752 2.015 1.740 1.644 1.723 1.748 0 0 0 0 0 AA0 days 04 0 0 0 0 0 264 0 0 0 0 0 0 AA 0 days 07 1,173 1,471 1,693 1,461 1,381 1,447 1,469 0 0 0 0 0 AA 0 days 08 0 0 0 0 0 222 0 0 0 0 0 0 0 days AA 09 1,285 1,611 1,854 1,600 1,512 1,585 1,608 0 0 0 0 0 0 days AA 10 0 0 0 0 0 243 0 0 0 0 0 0 0 days AA Customer Service Number

# STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY Customer Service Number Contact Local State Farm

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,279	0	1,930	0	0	1,949	0	0	0	0	0	0	0 days	AA
02	1,331	0	2,007	0	0	2,027	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 12 1.555 0 0 0 0 2,727 2,436 0 0 0 0 0 IA 60 days 13 0 0 0 0 885 0 0 0 0 0 60 days 0 0 AA 14 1,399 0 0 0 0 2,454 2,192 0 0 0 0 0 60 days IΑ 15 0 0 0 0 0 797 0 0 0 0 0 0 60 days AA 20 0 2,876 2,841 0 0 0 0 0 0 0 2,647 0 0 days AA 21 0 2,589 0 0 0 0 0 0 0 0 2,383 2,555 0 days AA

### UNITED TEACHER ASSOCIATES INSURANCE COMPANY

Customer Service Number (800) 880-8824

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,931	2,328	2,665	2,216	0	2,625	2,183	0	1,590	1,750	0	0	180 days	AA
02	2,365	2,852	3,264	2,715	0	3,215	2,674	0	1,947	2,143	0	0	180 days	AA
03	2,800	3,376	3,864	3,214	0	3,806	3,165	0	2,305	2,537	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 70

#### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.177 1.416 0 0 0 1.707 1.527 0 0 0 0 0 AA02 0 days 03 1,011 1,216 0 0 0 1,311 0 0 0 0 0 days 1,465 0 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 1,148 0 0 1,570 0 1,570 1,624 0 0 0 0 0 AA0 days 1,348 03 980 0 0 1,392 0 0 0 0 0 0 days 1,354 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Individual Policy Rates For Female Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Northern California Regions Individual Policy Rates for Female, Age 75

#### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.266 1.595 1.765 1.611 1.625 1.808 1.622 0 0 0 0 0 AA02 0 days 03 1,387 1,748 1,934 1,765 1,781 1,981 1,778 0 0 0 0 0 days 0 AACustomer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,926 1,859 0 0 0 2,213 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,546	2,633	2,627	3,074	3,079	2,169	2,374	0	0	2,080	922	1,332	0 days	AA
02	3,031	3,135	3,081	3,660	3,666	2,557	2,826	0	0	2,450	1,086	1,569	0 days	AA
03	0	0	0	0	0	934	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,100	0	0	0	0	0	0	0 days	AA

## **BLUE CROSS OF CALIFORNIA**

Customer Service Number 1-800-333-3883

Region					Medic	are Suppler	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	1,824	0	2,352	0	0	2,484	0	0	2,316	2,964	0	0	60 days	AA
09	0	0	0	0	0	552	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	660	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	864	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
04	2,052	2,412	2,856	2,532	0	2,928	0	4,464	4,500	0	1,380	0	0 days	AA
05	1,812	2,196	2,520	2,280	0	2,604	0	3,936	4,032	0	1,332	0	0 days	AA
06	1,824	2,196	2,532	2,244	0	2,616	0	4,008	3,888	0	1,260	0	0 days	AA

### COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,774	2,411	2,597	2,153	0	3,340	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,109	0	0	0	0	0	0	0 days	AA
05	1,839	2,532	2,711	2,245	0	3,493	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,156	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

#### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.433 0 0 1.770 0 2.125 1.687 0 0 0 0 0 AA01 0 days 02 1,524 0 1,882 2,261 1,795 0 0 0 0 0 0 0 AA 0 days

1,921

0

0

0

0

0

## CONTINENTAL GENERAL INSURANCE COMPANY

2,014

0

2,419

0

03

1,631

0

Customer Service Number 800-880-8824 ext. 1431

AA

0 days

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	$\boldsymbol{E}$	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	6,310	5,824	7,278	5,330	4,313	6,476	5,442	0	0	0	0	0	0 days	AA
02	3,522	3,251	4,062	2,975	2,407	3,614	3,037	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,471	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	821	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

Customer Service Number

GENW	VORT	H LIF	E AND	ANNU	J <b>ITY I</b>	<b>NSUR</b>	ANCE	COM	PANY			Cu	(877) 825	
Region					Medic	are Suppler	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$m{L}$	Period	Methodology
01	1,548	0	2,649	2,382	0	2,752	0	0	0	3,387	0	0	0 days	AA
GENW	VORT	H LIF	E INSU	JRAN(	CE CO	MPAN	Y					Си	stomer Servi 877-825-	
Region				Waiting	Rating									
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,283	1,576	1,850	1,586	0	1,907	0	0	0	0	0	0	0 days	AA
03	1,357	1,667	1,957	1,677	0	2,017	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	Y			Си	stomer Servi	
Region					Medic	are Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	$m{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,415	2,066	2,228	0	0	2,241	0	0	0	0	0	0	60 days	AA
03	1,214	1,790	1,992	0	0	2,006	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

## HEALTH NET LIFE INSURANCE COMPANY

Customer Service Number (800) 944-7287

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	$\boldsymbol{D}$	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
03	1,728	0	2,388	0	2,316	2,604	2,088	3,456	3,984	0	0	0	0 days	AA
04	1,260	0	1,836	0	1,800	1,800	1,572	2,760	3,036	0	0	0	0 days	AA
07	1,392	0	2,016	0	1,980	2,208	1,728	3,036	3,336	0	0	0	0 days	AA

## **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplen	nent Polic	y Plan:				<u> </u>	Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
01	2,244	2,364	2,748	0	0	2,760	0	0	0	0	1,308	1,896	90 days	AA
02	1,908	2,016	2,340	0	0	2,352	0	0	0	0	1,116	1,608	90 days	AA
03	1,596	1,680	1,944	0	0	1,968	0	0	0	0	924	1,344	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

#### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.160 1.537 1.805 1.595 0 1.860 0 0 0 0 0 0 AA02 0 days 04 967 1,281 1,504 1,329 0 1,550 0 0 0 0 0 0 days 0 AA

## MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer	Service	Number
800-	934-11	126

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	<i>C</i>	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,800	0	0	2,097	0	2,478	2,207	0	0	0	0	0	180 days	AA
02	1,800	0	0	2,202	0	2,602	2,318	0	0	0	0	0	180 days	AA
03	1,980	0	0	2,307	0	2,726	2,428	0	0	0	0	0	180 days	AA
04	2,088	0	0	2,432	0	2,999	2,561	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 03 1.520 0 0 0 2.288 2,625 0 0 0 0 0 1.606 IA 0 days 04 1,422 0 0 2,140 2,456 0 0 0 0 1,502 0 days IΑ 0 0 Customer Service Number MUTUAL OF OMAHA INSURANCE COMPANY 1-800-316-0842 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,627 0 2,716 2,957 0 2,758 2,228 0 0 0 0 0 AA0 days 03 1,397 0 2,332 2,539 0 1,913 0 0 0 0 0 0 days 2,368 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

#### Customer Service Number PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC. 888-202-4340 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{L}$ 1.824 0 2,880 0 0 2.868 2.532 0 0 2,820 0 0 AA01 0 days 03 1,476 0 2,508 0 2,568 2,280 0 0 2,520 0 0 0 AA 0 days 04 1,260 0 2,196 0 0 2,256 1,992 0 0 2,208 0 0 AA 0 days 2,568 06 1,776 0 0 0 2,268 0 0 0 0 0 days 2,520 2,520 AACustomer Service Number PENNSYLVANIA LIFE INSURANCE COMPANY 800-275-7366 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{D}$ $\boldsymbol{E}$ G $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 1,531 2,107 2,338 2,115 0 2,528 2,323 0 0 0 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

## PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number

													1-800-228	9-9100
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,366	1,688	0	0	0	2,344	1,921	0	0	0	0	0	0 days	AA
02	1,582	1,955	0	0	0	2,714	2,225	0	0	0	0	0	0 days	AA
03	1,798	2,222	0	0	0	3,084	2,528	0	0	0	0	0	0 days	AA
04	2,445	3,021	0	0	0	4,194	3,439	0	0	0	0	0	0 days	AA
05	1,450	1,789	0	0	0	2,542	2,086	0	0	0	0	0	0 days	IA
06	1,679	2,072	0	0	0	2,944	2,415	0	0	0	0	0	0 days	IA
07	1,908	2,354	0	0	0	3,345	2,744	0	0	0	0	0	0 days	IA
08	2,595	3,202	0	0	0	4,549	3,732	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

#### Customer Service Number STANDARD LIFE AND ACCIDENT INSURANCE COMPANY 888-350-1488 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{G}$ K D $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 03 1.604 2.012 2.314 1.998 1.888 1.979 2,008 0 0 0 0 0 AA0 days 04 0 0 0 0 0 304 0 0 0 0 0 0 AA 0 days 07 1,347 1,690 1,944 1,678 1,586 1,662 1,687 0 0 0 0 0 AA0 days 08 0 0 0 0 0 255 0 0 0 0 0 0 0 days AA 1,821 1,847 09 1,476 1,851 2,129 1,838 1,737 0 0 0 0 0 0 days AA 0 0 0 0 0 279 0 0 0 0 0 0 10 0 days AA Customer Service Number

# STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY Customer Service Number Contact Local State Farm

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,482	0	2,236	0	0	2,258	0	0	0	0	0	0	0 days	AA
02	1,542	0	2,325	0	0	2,349	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 12 1.555 0 0 0 0 2,775 2,480 0 0 0 0 0 IA 60 days 13 0 0 0 0 976 0 0 0 0 0 60 days 0 0 AA 14 1,399 0 0 0 0 2,497 2,232 0 0 0 0 0 60 days IΑ 15 0 0 0 0 0 878 0 0 0 0 0 0 60 days AA 20 0 3,131 3,105 0 0 0 0 0 0 0 2,860 0 0 days AA 21 0 2,819 2,795 0 0 0 0 0 0 0 0 2,576 0 days AA

### UNITED TEACHER ASSOCIATES INSURANCE COMPANY

Customer Service Number (800) 880-8824

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,281	2,780	3,198	2,670	0	3,150	2,630	0	1,849	2,035	0	0	180 days	AA
02	2,794	3,406	3,918	3,271	0	3,859	3,222	0	2,265	2,493	0	0	180 days	AA
03	3,307	4,031	4,637	3,872	0	4,567	3,814	0	2,681	2,950	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 75

#### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.370 1.648 0 0 0 1.985 1.776 0 0 0 0 0 AA02 0 days 03 1,176 1,415 0 0 0 1,705 1,525 0 0 0 0 0 days 0 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 1,370 0 0 1,874 0 1,872 1,938 0 0 0 0 0 AA0 days 1,168 0 0 1,658 0 0 0 0 0 0 days 03 1,618 1,610 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Individual Policy Rates For Female Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Northern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 1.394 1,757 1.930 1,774 1.790 1.954 1.787 0 0 0 0 0 AA0 days 03 1,527 1,925 2,115 1,944 1,961 2,141 1,958 0 0 0 0 0 days 0 AACustomer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 2,047 1,975 0 0 0 2,352 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 80

# BANKERS LIFE AND CASUALTY COMPANY Region Number\* A B C D E F G H I J K L Customer Service Number (800) 621-3724 Waiting Rating Period Methodology M

	egion					Medic	are Supplei	ment Policy	y Plan:					Waiting	Rating
Nui	mber*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01		3,017	3,219	3,235	3,843	3,798	2,653	2,954	0	0	2,594	1,149	1,661	0 days	AA
02		3,592	3,832	3,801	4,575	4,522	3,130	3,517	0	0	3,056	1,354	1,956	0 days	AA
03		0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04		0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

## **BLUE CROSS OF CALIFORNIA**

Customer Service Number 1-800-333-3883

Customer Service Number

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	$\boldsymbol{C}$	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
05	1,824	0	2,388	0	0	2,508	0	0	2,400	3,000	0	0	60 days	AA
09	0	0	0	0	0	576	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	708	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	912	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

## Northern California Regions Individual Policy Rates for Female, Age 80

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$oldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
04	2,268	2,760	3,216	2,868	0	3,228	0	5,172	5,136	0	1,800	0	0 days	AA
05	2,076	2,532	2,940	2,616	0	2,952	0	4,608	4,716	0	1,740	0	0 days	AA
06	2,064	2,520	2,928	2,616	0	2,940	0	4,644	4,656	0	1,656	0	0 days	AA

## COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	ent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,004	2,720	2,930	2,447	0	3,774	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,301	0	0	0	0	0	0	0 days	AA
05	2,075	2,857	3,058	2,551	0	3,945	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,356	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 01 1.599 0 0 1.976 0 2,335 1.885 0 0 0 0 0 AA0 days 02 1,701 0 2,102 2,484 2,005 0 0 0 0 0 0 days 0 0 AA 2,658 03 1,821 0 0 2,249 0 2,145 0 0 0 0 0 0 days AA

## CONTINENTAL GENERAL INSURANCE COMPANY

Customer Service Number 800-880-8824 ext. 1431

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	6,908	6,381	7,979	5,842	4,728	7,095	5,962	0	0	0	0	0	0 days	AA
02	3,856	3,562	4,453	3,260	2,639	3,960	3,328	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,613	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	900	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 80

GENV	VORT	H LIF	E AND	ANNU	JITY I	NSURA	ANCE	COM	PANY			Си	istomer Servi (877) 825	
Region					Medi	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,699	0	2,903	2,594	0	2,905	0	0	0	3,601	0	0	0 days	AA
GENV	VORT	H LIF	E INSU	JRANC	CE CO	MPAN	Y					Си	ustomer Servi 877-825-	
Region	2018												Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,406	1,755	2,052	1,772	0	2,114	0	0	0	0	0	0	0 days	AA
03	1,487	1,856	2,170	1,874	0	2,236	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	JRANC	E CO	MPAN	Y			Cu	ustomer Servi 800-801-	
Region					Medi	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,423	2,108	2,388	0	0	2,409	0	0	0	0	0	0	60 days	AA
03	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 80

## **HEALTH NET LIFE INSURANCE COMPANY**

Customer Service Number (800) 944-7287

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	$\boldsymbol{B}$	C	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
03	1,920	0	2,736	0	2,640	2,976	2,376	3,912	4,572	0	0	0	0 days	AA
04	1,404	0	2,100	0	2,052	1,992	1,788	3,144	3,516	0	0	0	0 days	AA
07	1,548	0	2,316	0	2,256	2,496	1,968	3,456	3,864	0	0	0	0 days	AA

## **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,484	2,616	3,036	0	0	3,060	0	0	0	0	1,440	2,088	90 days	AA
02	2,112	2,232	2,592	0	0	2,604	0	0	0	0	1,224	1,788	90 days	AA
03	1,764	1,860	2,160	0	0	2,172	0	0	0	0	1,020	1,488	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 1.272 1.711 2,000 1.782 0 2.060 0 0 0 0 0 0 AA 0 days 04 1,060 1,426 1,667 1,485 0 0 0 0 0 0 0 days 1,717 0 AA

## MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer	Service	Number
800-	934-11	126

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	F	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,879	0	0	2,381	0	2,789	2,504	0	0	0	0	0	180 days	AA
02	1,879	0	0	2,501	0	2,928	2,629	0	0	0	0	0	180 days	AA
03	2,067	0	0	2,620	0	3,067	2,755	0	0	0	0	0	180 days	AA
04	2,179	0	0	2,763	0	3,374	2,905	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 03 1.538 0 0 0 2,425 2,765 0 0 0 0 0 1.695 IA 0 days 04 1,438 0 0 2,269 2,587 0 0 0 0 1,586 0 days IΑ 0 0 Customer Service Number MUTUAL OF OMAHA INSURANCE COMPANY 1-800-316-0842 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,874 0 3,127 3,405 0 3,176 2,565 0 0 0 0 0 AA0 days 03 1,609 0 2,685 2,923 0 2,727 2,203 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC. 888-202-4340 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 01 1.932 0 3.084 0 0 3.144 2,796 0 0 3.084 0 0 AA 0 days 03 1.536 0 2,640 0 0 2,844 2,568 0 0 2,784 0 0 AA 0 days 04 1,308 0 2,472 0 0 2,544 2,244 0 0 2,496 0 0 AA 0 days 2,688 1,848 0 2,640 0 0 2,376 0 0 2,640 0 0 0 days 06 AACustomer Service Number PENNSYLVANIA LIFE INSURANCE COMPANY 800-275-7366 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ G $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 2,801 01 1,678 2,346 2,595 2,362 0 2,574 0 0 0 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 80

## PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

	_												1-800-228	-2100
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,491	1,885	0	0	0	2,667	2,187	0	0	0	0	0	0 days	AA
02	1,727	2,182	0	0	0	3,088	2,533	0	0	0	0	0	0 days	AA
03	1,962	2,480	0	0	0	3,509	2,878	0	0	0	0	0	0 days	AA
04	2,668	3,372	0	0	0	4,772	3,914	0	0	0	0	0	0 days	AA
05	1,566	1,981	0	0	0	2,870	2,354	0	0	0	0	0	0 days	IA
06	1,813	2,294	0	0	0	3,323	2,726	0	0	0	0	0	0 days	IA
07	2,060	2,606	0	0	0	3,776	3,098	0	0	0	0	0	0 days	IA
08	2,802	3,545	0	0	0	5,136	4,213	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number STANDARD LIFE AND ACCIDENT INSURANCE COMPANY 888-350-1488 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 03 1.910 2,395 2,756 2,379 2,248 2,356 2.391 0 0 0 0 0 AA 0 days 04 0 0 0 0 0 361 0 0 0 0 0 0 AA 0 days 07 1,605 2,012 2,315 1,998 1,888 1,979 2,008 0 0 0 0 0 AA0 days 0 0 0 0 0 304 0 0 0 0 0 0 08 0 days AA 2,168 09 1,757 2,204 2,535 2,189 2,068 2,200 0 0 0 0 0 0 days AA 0 0 0 0 0 332 0 0 0 0 0 0 10 0 days AA Customer Service Number

# STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY Region Medicare Supplement Policy Plan: Waiting Rating

Region					Medic	are Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$m{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,665	0	2,512	0	0	2,537	0	0	0	0	0	0	0 days	AA
02	1,732	0	2,612	0	0	2,638	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 12 1.555 0 0 0 0 2,775 2,480 0 0 0 0 0 IA 60 days 13 0 0 0 0 1,010 0 0 0 0 0 60 days 0 0 AA 14 1,399 0 0 0 0 2,497 2,232 0 0 0 0 0 60 days IΑ 0 0 0 0 0 910 0 0 0 0 0 0 60 days 15 AA 20 0 2,889 3,220 3,197 0 0 0 0 0 0 0 0 0 days AA 21 0 2,600 2,899 2,877 0 0 0 0 0 0 0 0 0 days AA

## UNITED TEACHER ASSOCIATES INSURANCE COMPANY

Customer Service Number (800) 880-8824

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,519	3,115	3,601	3,022	0	3,545	2,975	0	2,129	2,344	0	0	180 days	AA
02	3,086	3,816	4,411	3,702	0	4,343	3,645	0	2,608	2,871	0	0	180 days	AA
03	3,653	4,516	5,221	4,382	0	5,141	4,314	0	3,087	3,398	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

Northern California Regions Individual Policy Rates for Female 80 - Page 111

# Northern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 1.494 1.797 0 0 0 2.165 1.937 0 0 0 0 0 AA 0 days 03 1,283 1,543 0 0 0 1,859 1,663 0 0 0 0 0 days 0 AACustomer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 1,590 0 0 2,172 0 2,170 2,246 0 0 0 0 0 AA 0 days 1,868 03 1,354 0 0 0 1,922 0 0 0 0 0 0 days 1,876 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Individual Policy Rates For Male Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.710 2.154 2,351 2.176 2.195 2,386 2.192 0 0 0 0 0 02 AA 0 days 03 1,874 2,361 2,576 2,384 2,405 2,614 2,402 0 0 0 0 0 days 0 AACustomer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 2,047 1,975 0 0 0 2,352 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

#### BANKERS LIFE AND CASUALTY COMPANY (800) 621-3724 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 3.017 3.219 3.235 0 0 2,653 0 0 0 2,594 1.149 0 AA 01 0 days 02 3,592 3,832 3,801 0 0 3,130 0 3,056 1,354 0 0 0 AA 0 days 03 0 0 0 0 0 1,120 0 0 0 0 0 0 AA 0 days 04 0 0 0 0 0 0 0 0 0 0 0 0 days 1,319 AA

## **BLUE CROSS OF CALIFORNIA**

Customer Service Number 1-800-333-3883

Customer Service Number

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	3,948	0	0	0	0	0	0	0	0	4,944	0	0	0 days	AA
02	0	0	2,460	0	0	2,892	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Suppler	nent Polic	cy Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	${m F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
04	5,940	7,008	8,280	7,332	0	8,292	0	10,836	13,284	0	3,240	0	0 days	AA
05	5,256	6,372	7,320	6,492	0	7,332	0	8,928	10,104	0	3,132	0	0 days	AA
06	5,280	6,360	7,356	6,516	0	7,368	0	8,388	10,260	0	2,976	0	0 days	AA

## COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,165	2,936	3,164	0	0	4,076	0	0	0	0	0	0	0 days	IA
05	2,242	3,085	3,303	4,260	0	4,260	0	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2.285 0 0 2.821 0 3.175 2,690 0 0 0 0 0 AA 01 0 days 02 2,431 0 3,001 3,377 2,862 0 0 0 0 0 0 0 AA 0 days 03 2,601 0 0 3,212 0 3,614 3,062 0 0 0 0 0 0 days AA

## CONTINENTAL GENERAL INSURANCE COMPANY

Customer Service Number 800-880-8824 ext. 1431

Region					Medic	are Supplem	ent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	$\boldsymbol{D}$	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	10,121	9,354	11,687	0	0	10,394	0	0	0	0	0	0	0 days	AA
02	5,649	5,221	6,523			5,802	0	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	2,361	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,318	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

Customer Service Number

GENV	VORT	H LIF	E AND	ANNU	J <b>ITY I</b>	<b>NSUR</b>	ANCE	COM	PANY			Cus	825 (877)	
Region					Medic	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	ig  $F$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,107	0	3,463	3,075	0	3,629	0	0	0	3,982	0	0	0 days	AA
GENV	VORT	H LIF	E INSU	JRAN(	CE CO	MPAN	Y					Cus	stomer Servi 877-825-	
Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	<i>C</i>	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,707	2,161	2,525	0	0	2,599	0	0	0	0	0	0	0 days	AA
03	1,805	2,285	2,670	0	0	2,748	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	O ACC	IDENT	INSU	RANC	E CO	MPAN	ΙΥ			Cus	stomer Servi 800-801-	
Region					Medic	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	<i>C</i>	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	1,423	2,108	2,388	0	0	2,409	0	0	0	0	0	0	0 days	AA
06	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

## HEALTH NET LIFE INSURANCE COMPANY

Customer Service Number (800) 944-7287

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
03	2,232	0	3,252	0	0	3,468	2,772	4,740	0	0	0	0	0 days	AA
04	1,632	0	2,460	0	0	2,256	2,124	3,708	0	0	0	0	0 days	AA
07	1,800	0	2,712	0	0	2,916	2,340	4,080	0	0	0	0	0 days	AA

## **HUMANA INSURANCE COMPANY**

Customer Service Number

1-800-872-7294

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	$\boldsymbol{D}$	E	F	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	4,752	5,016	5,808	0	0	5,856	0	0	0	0	2,760	4,008	90 days	AA
02	4,044	4,272	4,956	0	0	4,992	0	0	0	0	2,352	3,408	90 days	AA
03	3,372	3,552	4,128	0	0	4,152	0	0	0	0	1,956	2,844	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.544 2.107 2,459 2,201 0 2.533 0 0 0 0 0 0 AA 02 0 days 04 1,287 2,049 1,834 0 2,111 0 0 0 0 0 0 days 1,756 0 AA

## MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer	Service	Number
800-	934-11	126

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{\mathit{F}}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,161	0	0	0	0	3,500	0	0	0	0	0	0	180 days	AA
02	2,161	0	0	0	0	3,675	0	0	0	0	0	0	180 days	AA
03	2,377	0	0	0	0	3,850	0	0	0	0	0	0	180 days	AA
04	2,506	0	0	0	0	4,060	0	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.554 0 0 0 2.517 2,864 0 0 0 0 0 1.810 IA 03 0 days 04 1,453 0 0 2,355 2,680 0 0 0 0 1.694 0 days IΑ 0 0 Customer Service Number MUTUAL OF OMAHA INSURANCE COMPANY 1-800-316-0842 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 2,154 0 3,594 0 0 3,651 0 0 0 0 0 0 AA 0 days 1,849 0 3,086 0 0 0 0 0 0 0 0 days 03 3,134 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

PACIF	FICAR	E LIF	E AND	HEA	LTH II	NSURA	NCE (	COMI	PANY,	INC.		Cus	stomer Servi 888-202-	
Region					Medic	care Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	$\boldsymbol{\mathit{B}}$	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,616	0	4,440	0	0	4,536	3,876	0	0	4,452	0	0	0 days	AA
03	2,112	0	3,540	0	0	3,624	3,048	0	0	3,552	0	0	0 days	AA
04	1,788	0	3,084	0	0	3,156	2,640	0	0	3,096	0	0	0 days	AA
06	2,544	0	3,888	0	0	4,008	3,396	0	0	3,924	0	0	0 days	AA
PENN	SYLV	ANIA	LIFE I	NSUR	ANCE	COM	PANY					Cus	stomer Servi	
Region					Medio	care Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	$\boldsymbol{D}$	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,948	2,764	3,053	0	0	3,294	0	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

## PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number

													1-800-228	-9100
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,828	2,545	0	0	0	3,404	2,850	0	0	0	0	0	0 days	AA
02	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	AA
03	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	AA
04	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	AA
05	1,828	2,545	0	0	0	3,404	2,850	0	0	0	0	0	0 days	IA
06	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	IA
07	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	IA
08	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number STANDARD LIFE AND ACCIDENT INSURANCE COMPANY 888-350-1488 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,538 3.183 3,662 3.161 2,987 3.131 3.177 0 0 0 0 0 AA 03 0 days 04 0 0 0 0 0 480 0 0 0 0 0 0 AA 0 days 07 2,132 2,674 3,076 2,655 2,509 2,630 2,669 0 0 0 0 0 AA 0 days 08 0 0 0 0 0 403 0 0 0 0 0 0 0 days AA 09 2,335 2,928 3,369 2,908 2,748 2,881 2,923 0 0 0 0 0 0 days AA 0 0 0 0 0 442 0 0 0 0 0 0 10 0 days AA Customer Service Number STATE FARM MIITHAL ALITOMORII E INSURANCE COMPANY

DIAI.	LIAN	141 141	IOAL	AUI	JMIOD		BUIL	IIICE	COMI			ntact I	Local Stat	te Farm Age
Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	$\boldsymbol{E}$	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
01	1,736	0	2,619	0	0	2,645	0	0	0	0	0	0	0 days	AA
02	1,806	0	2,724	0	0	2,751	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

## UNITED AMERICAN INSURANCE COMPANY

Customer Service Number

			1111				, -						1-800-331	-2512
Region					Medic	are Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
04	1,887	2,889	3,220	0	0	2,775	0	0	0	0	0	0	180 days	IA
05	0	0	0	0	0	1,010	0	0	0	0	0	0	180 days	IA
06	0	4,188	0	0	0	0	0	0	0	0	0	0	0 days	IA
07	1,698	2,600	2,899	0	0	2,497	0	0	0	0	0	0	180 days	IA
08	0	0	0	0	0	910	0	0	0	0	0	0	180 days	IA
09	0	3,589	0	0	0	0	0	0	0	0	0	0	0 days	IA
17	0	0	0	0	0	2,148	0	0	0	0	0	0	180 days	IA
18	0	0	0	0	0	1,933	0	0	0	0	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 3,166 4.155 5.002 0 0 4,924 0 2.935 3.232 0 0 AA 01 0 180 days 02 3,878 5,090 6,128 0 0 6,032 0 3,596 3,960 0 0 180 days 0 AA 03 4,591 6,025 7,253 0 0 7,140 0 0 4,256 4,687 0 0 180 days AA Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,813	2,180	0	0	0	2,627	0	0	0	0	0	0	0 days	AA
03	1,557	1,872	0	0	0	2,256	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 01 982 0 0 1.344 0 1.340 1.390 0 0 0 0 0 AA 0 days 03 838 0 1,154 0 1,152 1,192 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Individual Policy Rates For Male Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

2008 Guide to Medicare Supplement Insurance Northern California Individual Policy Rates – Male Age 65

# Northern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 996 1.255 1.431 1.268 1.279 1,484 1.277 0 0 0 0 0 AA 02 0 days 03 1,092 1,375 1,568 1,389 1,402 1,399 0 0 0 0 0 days 1,626 0 AACustomer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,204 1,162 0 0 0 1,383 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age 65

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region					Madia	are Supplei	mant Dalia	. Dlan.					Waiting	Rating
Number*	A	В	C	D	E E	are Supplei <b>F</b>	G	H	I	J	K	$oldsymbol{L}$	Period	Methodology
01	1,919	1,845	1,836	2,083	2,131	1,466	1,558	0	0	1,365	605	874	0 days	AA
02	2,285	2,197	2,148	2,480	2,537	1,726	1,854	0	0	1,608	713	1,030	0 days	AA
03	0	0	0	0	0	654	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	770	0	0	0	0	0	0	0 days	AA

## **BLUE CROSS OF CALIFORNIA**

Customer Service Number 1-800-333-3883

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	F	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	1,104	0	1,284	0	0	1,380	0	0	1,356	1,740	0	0	60 days	AA
09	0	0	0	0	0	324	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	384	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 65

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
04	1,152	1,356	1,608	1,428	0	1,608	0	3,024	3,012	0	720	0	0 days	AA
05	1,020	1,236	1,416	1,260	0	1,428	0	2,628	2,796	0	648	0	0 days	AA
06	1,020	1,212	1,428	1,260	0	1,428	0	2,664	2,688	0	660	0	0 days	AA

## COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	ient Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	ig  F	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,412	1,920	2,068	1,650	0	2,647	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	712	0	0	0	0	0	0	0 days	AA
05	1,462	2,014	2,156	1,720	0	2,769	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	742	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.272 0 0 1.571 0 1.928 1.498 0 0 0 0 0 AA 01 0 days 02 1,353 0 1,672 2,051 1,593 0 0 0 0 0 0 days 0 0 AA 2,194 03 1,448 0 0 1,789 0 1,705 0 0 0 0 0 0 days AA

## CONTINENTAL GENERAL INSURANCE COMPANY

Customer Service Number 800-880-8824 ext. 1431

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$m{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	5,041	4,655	5,818	4,262	3,450	5,178	4,349	0	0	0	0	0	0 days	AA
02	2,814	2,598	3,247	2,379	1,925	2,890	2,427	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,177	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	657	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age 65

GENV	VORT	H LIF	E AND	ANNU	J <b>ITY I</b>	NSUR	ANCE	COM	PANY			Си	istomer Servi (877) 825	
Region					Medi	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,271	0	2,178	1,953	0	2,218	0	0	0	2,889	0	0	0 days	AA
GENV	VORT	H LIF	E INSU	J <b>RAN</b> (	CE CO	MPAN	Y					Си	ustomer Servi 877-825-	
Region					Medi	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,075	1,295	1,559	1,298	0	1,607	0	0	0	0	0	0	0 days	AA
03	1,137	1,369	1,649	1,373	0	1,699	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	JRANC	E CO	MPAN	Y			Си	ustomer Servi 800-801-	
Region					Medi	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	995	1,456	1,617	0	0	1,631	0	0	0	0	0	0	60 days	AA
03	853	1,247	1,387	0	0	1,398	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age 65

## HEALTH NET LIFE INSURANCE COMPANY

Customer Service Number (800) 944-7287

Region					Medic	are Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
03	1,296	0	1,716	0	1,656	1,848	1,488	2,556	2,736	0	0	0	0 days	AA
04	948	0	1,308	0	1,248	1,344	1,152	2,004	2,136	0	0	0	0 days	AA
07	1,044	0	1,440	0	1,368	1,560	1,272	2,208	2,352	0	0	0	0 days	AA

## **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplei	ment Polic	y Plan:				<u> </u>	Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$m{L}$	Period	Methodology
01	2,100	2,220	2,580	0	0	2,592	0	0	0	0	936	1,356	90 days	AA
02	1,800	1,896	2,196	0	0	2,208	0	0	0	0	804	1,164	90 days	AA
03	1,500	1,572	1,824	0	0	1,836	0	0	0	0	672	972	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.018 1.321 1.585 1.267 0 1.633 0 0 0 0 0 0 AA 02 0 days 04 848 1,101 1,321 1,139 0 1,361 0 0 0 0 0 0 0 days AA

## MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer	Service	Number
800-	934-11	26

Region	== *												Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,484	0	0	1,608	0	1,994	1,694	0	0	0	0	0	180 days	AA
02	1,484	0	0	1,688	0	2,094	1,778	0	0	0	0	0	180 days	AA
03	1,632	0	0	1,768	0	2,193	1,863	0	0	0	0	0	180 days	AA
04	1,721	0	0	1,865	0	2,313	1,964	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.292 0 0 0 1.828 2.140 0 0 0 0 0 1.317 IA 03 0 days 04 1,209 0 0 1,710 2,002 0 0 0 0 1,232 0 days IΑ 0 0 Customer Service Number MUTUAL OF OMAHA INSURANCE COMPANY 1-800-316-0842 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,356 0 2,263 2,464 0 2,299 1,857 0 0 0 0 0 AA 0 days

1,594

0

0

0

0

0

0 days

AA

1,164

03

0

1,943

0

2,116

1,974

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age 65

PACII	CIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.													ce Number 4340
Region					Medio	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,320	0	1,824	0	0	1,860	1,632	0	0	1,824	0	0	0 days	AA
03	1,056	0	1,428	0	0	1,512	1,344	0	0	1,488	0	0	0 days	AA
04	900	0	1,476	0	0	1,500	1,332	0	0	1,476	0	0	0 days	AA
06	1,272	0	1,488	0	0	1,512	1,344	0	0	1,488	0	0	0 days	AA
PENN	SYLV.	ANIA	LIFE I	NSUR	ANCE	COM	PANY					Си	stomer Servi 800-275-	
Region					Medic	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$m{L}$	Period	Methodology
01	1,228	1,656	1,886	1,656	0	2,038	1,853	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age 65

## PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number

													1-800-228	-9100	
Region		Medicare Supplement Policy Plan:													
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology	
01	1,034	1,279	0	0	0	1,705	1,398	0	0	0	0	0	0 days	AA	
02	1,197	1,480	0	0	0	1,975	1,619	0	0	0	0	0	0 days	AA	
03	1,361	1,682	0	0	0	2,244	1,840	0	0	0	0	0	0 days	AA	
04	1,850	2,288	0	0	0	3,052	2,502	0	0	0	0	0	0 days	AA	
05	1,192	1,494	0	0	0	2,009	1,647	0	0	0	0	0	0 days	IA	
06	1,379	1,730	0	0	0	2,326	1,907	0	0	0	0	0	0 days	IA	
07	1,568	1,966	0	0	0	2,643	2,167	0	0	0	0	0	0 days	IA	
08	2,132	2,674	0	0	0	3,595	2,947	0	0	0	0	0	0 days	IA	

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number STANDARD LIFE AND ACCIDENT INSURANCE COMPANY 888-350-1488 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{G}$ K D $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 1.528 1.916 2,205 1.903 1.799 1.885 1.913 0 0 0 0 0 AA 03 0 days 04 0 0 0 0 0 289 0 0 0 0 0 0 AA 0 days 07 1,284 1,610 1,852 1,599 1,511 1,584 1,607 0 0 0 0 0 AA0 days 0 0 0 0 0 243 0 0 0 0 0 08 0 days AA 09 1,406 2,028 1,751 1,735 1,760 0 0 0 0 0 1,763 1,655 0 days AA 0 0 0 0 0 0 0 0 0 0 0 10 266 0 days AA

# STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY Customer Service Number Intact Local State Farm Age

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,015	0	1,532	0	0	1,547	0	0	0	0	0	0	0 days	AA
02	1,056	0	1,593	0	0	1,609	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

# Northern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.475 0 0 0 0 2.560 2.282 0 0 0 0 0 IA 12 60 days 13 0 0 0 0 671 0 0 0 0 60 days 0 0 0 AA 14 1,327 0 0 0 0 2,303 2,054 0 0 0 0 0 60 days IΑ 15 0 0 0 0 0 0 0 0 0 0 0 60 days 605 AA 20 0 2,000 2,177 2,135 0 0 0 0 0 0 0 0 0 days AA 0 1,799 1,960 1,922 0 0 0 0 0 0 0 0 21 0 days AA

### UNITED TEACHER ASSOCIATES INSURANCE COMPANY

Customer Service Number (800) 880-8824

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,957	2,353	2,686	2,234	0	2,645	2,200	0	1,540	1,696	0	0	180 days	AA
02	2,398	2,882	3,290	2,736	0	3,240	2,694	0	1,887	2,077	0	0	180 days	AA
03	2,838	3,411	3,894	3,239	0	3,835	3,189	0	2,233	2,459	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

Northern California Regions Individual Policy Rates for Male 65 - Page 140

# Northern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.191 1,432 0 0 0 1.726 1.544 0 0 0 0 0 AA 02 0 days 03 1,022 1,229 0 0 0 1,482 1,325 0 0 0 0 0 days 0 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 982 0 0 1,344 0 1,340 1,390 0 0 0 0 0 AA 0 days 838 0 1,152 1,192 0 0 0 0 0 0 days 03 0 1,154 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Individual Policy Rates For Male Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

## Northern California Regions Individual Policy Rates for Male, Age 70

#### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.246 1.570 1.759 1.585 1.599 1.808 1.596 0 0 0 0 0 AA02 0 days 03 1,366 1,720 1,927 1,737 1,752 1,981 1,749 0 0 0 0 0 days 0 AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,573 1,518 0 0 0 1,807 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 70

### BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

	=												(000) 021	3127
Region					Medic	are Supplei	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	$\boldsymbol{E}$	${m F}$	$\boldsymbol{G}$	$\boldsymbol{H}$	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,180	2,179	2,168	2,498	2,533	1,781	1,918	0	0	1,684	746	1,078	0 days	AA
02	2,595	2,594	2,540	2,974	3,015	2,098	2,284	0	0	1,984	879	1,270	0 days	AA
٠_	,	,	<b>7</b>	,- ,-	, , ,	,	, -			, , ,		,	o days	
03	0	0	0	0	0	780	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	919	0	0	0	0	0	0	0 days	AA

### BLUE CROSS OF CALIFORNIA

Customer Service Number 1-800-333-3883

Region					Medic	are Suppler	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	1,452	0	1,824	0	0	1,932	0	0	1,812	2,352	0	0	60 days	AA
09	0	0	0	0	0	456	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	540	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	732	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 70

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
04	1,572	1,860	2,196	1,944	0	2,268	0	3,924	3,720	0	984	0	0 days	AA
05	1,392	1,692	1,944	1,752	0	2,016	0	3,312	3,264	0	912	0	0 days	AA
06	1,404	1,656	1,956	1,728	0	2,028	0	3,360	3,192	0	900	0	0 days	AA

### COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oxed{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,486	2,036	2,193	1,650	0	2,809	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	903	0	0	0	0	0	0	0 days	AA
05	1,542	2,137	2,287	1,720	0	2,935	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	941	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 70

#### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.387 0 0 1.713 0 2.064 1.634 0 0 0 0 0 AA01 0 days 02 1,476 0 1,823 2,196 1,738 0 0 0 0 0 0 0 AA 0 days 2,349 03 1,579 0 0 1,950 0 1,859 0 0 0 0 0 0 days AA

### CONTINENTAL GENERAL INSURANCE COMPANY

Customer Service Number 800-880-8824 ext. 1431

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
01	6,101	5,636	7,050	5,156	4,174	6,269	5,272	0	0	0	0	0	0 days	AA
02	3,405	3,146	3,935	2,878	2,329	3,499	2,942	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,424	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	795	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 70

GENV	VORT	H LIF	E AND	ANNU	JITY I	INSUR	ANCE	COM	PANY			Cu	istomer Servi 825 (877)	
Region					Medi	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,390	0	2,398	2,170	0	2,451	0	0	0	3,128	0	0	0 days	AA
GENW	VORT	H LIF	E INSU	J <b>RAN</b> (	CE CO	MPAN	Y					Си	stomer Servi 877-825-	
Region					Medi	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,268	1,537	1,825	1,544	0	1,882	0	0	0	0	0	0	0 days	AA
03	1,340	1,626	1,930	1,633	0	1,990	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	JRANC	E CO	MPAN	Y			Си	stomer Servi 800-801-	
Region					Medi	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,300	1,761	1,923	0	0	1,935	0	0	0	0	0	0	60 days	AA
03	1,138	1,552	1,692	0	0	1,704	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 70

### HEALTH NET LIFE INSURANCE COMPANY

Customer Service Number (800) 944-7287

Region					Medic	are Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
03	1,452	0	1,956	0	1,860	2,112	1,704	2,892	3,156	0	0	0	0 days	AA
04	1,068	0	1,500	0	1,452	1,512	1,308	2,268	2,472	0	0	0	0 days	AA
07	1,176	0	1,656	0	1,596	1,788	1,440	2,496	2,724	0	0	0	0 days	AA

### **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

	_											-	1-000-0/2	-14/-
Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	$\boldsymbol{E}$	<b>F</b>	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
	1													
01	1,944	2,052	2,376	0	0	2,400	0	0	0	0	1,128	1,644	90 days	AA
02	1,656	1,752	2,028	0	0	2,040	0	0	0	0	960	1,404	90 days	AA
03	1,380	1,464	1,692	0	0	1,704	0	0	0	0	804	1,164	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 70

#### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.147 1,499 1.778 1.552 0 1.834 0 0 0 0 0 0 AA02 0 days 04 956 1,249 1,482 1,293 0 1,528 0 0 0 0 0 0 0 days AA

### MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer	Service	Number
800-	934-11	126

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,835	0	0	2,028	0	2,426	2,136	0	0	0	0	0	180 days	AA
02	1,835	0	0	2,130	0	2,547	2,243	0	0	0	0	0	180 days	AA
03	2,018	0	0	2,231	0	2,668	2,350	0	0	0	0	0	180 days	AA
04	2,128	0	0	2,353	0	2,935	2,478	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 70

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,443 0 0 0 2.114 2,432 0 0 0 0 0 1.505 IA 03 0 days 04 1,350 0 0 1,978 2,275 0 0 0 0 1,408 0 days IΑ 0 Customer Service Number MUTUAL OF OMAHA INSURANCE COMPANY 1-800-316-0842

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,608	0	2,684	2,922	0	2,726	2,201	0	0	0	0	0	0 days	AA
03	1,380	0	2,304	2,509	0	2,341	1,890	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 70

PACII	FICAR	E LIF	E AND	HEAI	TH I	NSURA	ANCE (	COMI	PANY,	INC.		Си	stomer Servi 888-202-	
Region					Medic	care Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,656	0	2,352	0	0	2,388	2,112	0	0	2,340	0	0	0 days	AA
03	1,332	0	2,124	0	0	2,088	1,848	0	0	2,052	0	0	0 days	AA
04	1,116	0	1,920	0	0	1,968	1,728	0	0	1,932	0	0	0 days	AA
06	1,608	0	2,124	0	0	2,160	1,920	0	0	2,112	0	0	0 days	AA
PENN	SYLV	ANIA	LIFE I	NSUR.	ANCE	COM	PANY					Си	stomer Servi	
Region					Medio	care Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,448	1,967	2,206	1,970	0	2,384	2,185	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 70

### PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number

													1-800-228	-9100
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,225	1,522	0	0	0	2,042	1,673	0	0	0	0	0	0 days	AA
02	1,418	1,762	0	0	0	2,364	1,937	0	0	0	0	0	0 days	AA
03	1,611	2,002	0	0	0	2,687	2,201	0	0	0	0	0	0 days	AA
04	2,191	2,722	0	0	0	3,653	2,994	0	0	0	0	0	0 days	AA
05	1,332	1,655	0	0	0	2,257	1,850	0	0	0	0	0	0 days	IA
06	1,543	1,916	0	0	0	2,614	2,143	0	0	0	0	0	0 days	IA
07	1,753	2,177	0	0	0	2,970	2,435	0	0	0	0	0	0 days	IA
08	2,384	2,961	0	0	0	4,039	3,311	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 70

#### Customer Service Number STANDARD LIFE AND ACCIDENT INSURANCE COMPANY 888-350-1488 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 1.586 1.988 2,287 1.975 1.956 1.984 0 0 0 0 0 AA03 1.866 0 days 04 0 0 0 0 0 300 0 0 0 0 0 0 AA 0 days 07 1,332 1,670 1,921 1,659 1,567 1,643 1,667 0 0 0 0 0 AA 0 days 0 0 0 0 0 252 0 0 0 0 0 08 0 days AA 09 1,459 1,829 2,104 1,817 1,717 1,800 1,826 0 0 0 0 0 0 days AA 0 0 0 0 0 276 0 0 0 0 0 0 10 0 days AA

## STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY Customer Service Number Intact Local State Farm Age

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,279	0	1,930	0	0	1,949	0	0	0	0	0	0	0 days	AA
02	1,331	0	2,007	0	0	2,027	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 70

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.555 0 0 0 0 2,727 2,436 0 0 0 0 0 IA 12 60 days 13 0 0 0 0 885 0 0 0 0 0 60 days 0 0 AA 14 1,399 0 0 0 0 2,454 2,192 0 0 0 0 0 60 days IΑ 0 0 0 0 0 797 0 0 0 0 0 0 60 days 15 AA 20 0 2,876 2,841 0 0 0 0 0 0 0 2,647 0 0 days AA 0 2,589 0 0 0 0 0 0 0 0 21 2,383 2,555 0 days AA

#### UNITED TEACHER ASSOCIATES INSURANCE COMPANY

Customer Service Number (800) 880-8824

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,220	2,676	3,064	2,549	0	3,018	2,511	0	1,827	2,011	0	0	180 days	AA
02	2,720	3,278	3,753	3,123	0	3,697	3,077	0	2,239	2,463	0	0	180 days	AA
03	3,219	3,880	4,442	3,697	0	4,376	3,642	0	2,650	2,916	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 70

#### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.353 1.628 0 0 0 1.961 1.755 0 0 0 0 0 AA02 0 days 03 1,162 1,397 0 0 0 1,684 1,507 0 0 0 0 0 days 0 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 1,148 0 0 1,570 0 1,570 1,624 0 0 0 0 0 AA0 days 1,348 980 0 0 1,392 0 0 0 0 0 0 days 03 1,354 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

## Northern California Individual Policy Rates For Male Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

## Northern California Regions Individual Policy Rates for Male, Age 75

#### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 1.456 1.835 2,029 1.853 1.869 2.078 0 0 0 0 0 AA1.866 0 days 03 1,595 2,011 2,224 2,030 2,048 2,277 2,045 0 0 0 0 0 days 0 AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,926 1,859 0 0 0 2,213 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 75

## BANKERS LIFE AND CASUALTY COMPANY (800) 621-3724

Region					Medic	are Supplei	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,546	2,633	2,627	3,074	3,079	2,169	2,374	0	0	2,080	922	1,332	0 days	AA
02	3,031	3,135	3,081	3,660	3,666	2,557	2,826	0	0	2,450	1,086	1,569	0 days	AA
03	0	0	0	0	0	934	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,100	0	0	0	0	0	0	0 days	AA

### **BLUE CROSS OF CALIFORNIA**

Customer Service Number 1-800-333-3883

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	<i>C</i>	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	1,824	0	2,352	0	0	2,484	0	0	2,316	2,964	0	0	60 days	AA
09	0	0	0	0	0	552	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	660	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	864	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 75

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Suppler	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	$oldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
04	2,052	2,412	2,856	2,532	0	2,928	0	4,464	4,500	0	1,380	0	0 days	AA
05	1,812	2,196	2,520	2,280	0	2,604	0	3,936	4,032	0	1,332	0	0 days	AA
06	1,824	2,196	2,532	2,244	0	2,616	0	4,008	3,888	0	1,260	0	0 days	AA

### COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	ient Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,774	2,411	2,597	2,153	0	3,340	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,109	0	0	0	0	0	0	0 days	AA
05	1,839	2,532	2,711	3,493	0	0	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,156	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 75

#### CONSECO INSURANCE COMPANY (800) 541-2254 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 01 1,701 0 0 2.102 0 2,432 2,004 0 0 0 0 0 AA0 days 02 1,810 0 2,236 2,587 2,132 0 0 0 0 0 0 0 AA 0 days

2,281

0

0

0

0

0

### CONTINENTAL GENERAL INSURANCE COMPANY

2,392

0

2,768

03

1,936

0

0

Customer Service Number 800-880-8824 ext. 1431

AA

0 days

Customer Service Number

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	7,036	6,494	8,115	5,943	4,809	7,221	6,067	0	0	0	0	0	0 days	AA
02	3,927	3,625	4,529	3,317	2,684	4,030	3,386	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,640	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	915	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 75

GENV	VORT	H LIF	E AND	ANNU	J <b>ITY I</b>	NSUR	ANCE	COM	PANY			Си	istomer Servi (877) 825	
Region					Medi	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,548	0	2,649	2,382	0	2,752	0	0	0	3,387	0	0	0 days	AA
GENV	VORT	H LIF	E INSU	J <b>RAN</b> (	CE CO	MPAN	Y					Си	ustomer Servi 877-825-	
Region					Medi	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,476	1,812	2,128	1,825	0	2,193	0	0	0	0	0	0	0 days	AA
03	1,560	1,916	2,250	1,930	0	2,319	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	JRANC	E CO	MPAN	Y			Cu	ustomer Servi 800-801-	
Region					Medi	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,415	2,066	2,228	0	0	2,241	0	0	0	0	0	0	60 days	AA
03	1,214	1,790	1,992	0	0	2,006	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 75

### HEALTH NET LIFE INSURANCE COMPANY

Customer Service Number (800) 944-7287

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
03	1,728	0	2,388	0	2,316	2,604	2,088	3,456	3,984	0	0	0	0 days	AA
04	1,260	0	1,836	0	1,800	1,800	1,572	2,760	3,036	0	0	0	0 days	AA
07	1,392	0	2,016	0	1,980	2,208	1,728	3,036	3,336	0	0	0	0 days	AA

### **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,244	2,364	2,748	0	0	2,760	0	0	0	0	1,308	1,896	90 days	AA
02	1,908	2,016	2,340	0	0	2,352	0	0	0	0	1,116	1,608	90 days	AA
03	1,596	1,680	1,944	0	0	1,968	0	0	0	0	924	1,344	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 75

#### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 1.334 1.766 2,075 1.834 0 2.137 0 0 0 0 0 0 0 days AA 04 1,112 1,472 1,729 1,528 0 1,781 0 0 0 0 0 0 days 0 AA

### MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number 800-934-1126

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	F	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,070	0	0	2,412	0	2,850	2,538	0	0	0	0	0	180 days	AA
02	2,070	0	0	2,533	0	2,992	2,665	0	0	0	0	0	180 days	AA
03	2,277	0	0	2,653	0	3,135	2,792	0	0	0	0	0	180 days	AA
04	2,401	0	0	2,798	0	3,448	2,945	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 75

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 03 1.520 0 0 0 2.288 2,625 0 0 0 0 0 1.606 IA 0 days 04 1,422 0 0 2,140 2,456 0 0 0 0 1,502 0 days IΑ 0 0 Customer Service Number MUTUAL OF OMAHA INSURANCE COMPANY 1-800-316-0842 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,870 0 3,122 3,399 0 3,170 2,560 0 0 0 0 0 AA0 days 03 1,606 0 2,680 2,918 0 2,722 2,198 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 75

PACII	FICAR	E LIF	E AND	) HEAI	LTH I	<b>NSUR</b>	ANCE	COMI	PANY,	INC.		Cu	stomer Servi 888-202-	
Region					Medi	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,824	0	2,880	0	0	2,868	2,532	0	0	2,820	0	0	0 days	AA
03	1,476	0	2,508	0	0	2,568	2,280	0	0	2,520	0	0	0 days	AA
04	1,260	0	2,196	0	0	2,256	1,992	0	0	2,208	0	0	0 days	AA
06	1,776	0	2,520	0	0	2,568	2,268	0	0	2,520	0	0	0 days	AA
PENN	SYLV	ANIA	LIFE I	NSUR	ANCE	COM	PANY					Си	stomer Servi 800-275-	
Region					Medi	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,684	2,318	2,572	2,327	0	2,780	2,556	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 75

### PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

				, ,			. –						1-800-228	5-9100
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,366	1,688	0	0	0	2,344	1,921	0	0	0	0	0	0 days	AA
02	1,582	1,955	0	0	0	2,714	2,225	0	0	0	0	0	0 days	AA
03	1,798	2,222	0	0	0	3,084	2,528	0	0	0	0	0	0 days	AA
04	2,445	3,021	0	0	0	4,194	3,439	0	0	0	0	0	0 days	AA
05	1,450	1,789	0	0	0	2,542	2,086	0	0	0	0	0	0 days	IA
06	1,679	2,072	0	0	0	2,944	2,415	0	0	0	0	0	0 days	IA
07	1,908	2,354	0	0	0	3,345	2,744	0	0	0	0	0	0 days	IA
08	2,595	3,202	0	0	0	4,549	3,732	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 75

#### Customer Service Number STANDARD LIFE AND ACCIDENT INSURANCE COMPANY 888-350-1488 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K D $\boldsymbol{F}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 03 1.853 2,323 2.673 2,307 2.180 2.285 2.319 0 0 0 0 0 AA0 days 04 0 0 0 0 0 351 0 0 0 0 0 0 AA 0 days 07 1,556 1,951 2,245 1,938 1,831 1,920 1,948 0 0 0 0 0 AA0 days 0 0 0 0 0 294 0 0 0 0 0 08 0 days AA 1,704 2,103 09 2,137 2,459 2,123 2,006 2,133 0 0 0 0 0 0 days AA 0 0 0 0 0 322 0 0 0 0 0 0 10 0 days AA

## STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY Customer Service Number Intact Local State Farm Age

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,482	0	2,236	0	0	2,258	0	0	0	0	0	0	0 days	AA
02	1,542	0	2,325	0	0	2,349	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 75

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 12 1.555 0 0 0 0 2,775 2,480 0 0 0 0 0 IA 60 days 13 0 0 0 0 976 0 0 0 0 0 60 days 0 0 AA 14 1,399 0 0 0 0 2,497 2,232 0 0 0 0 0 60 days IΑ 0 0 0 0 0 878 0 0 0 0 0 0 60 days 15 AA 20 0 3,131 3,105 0 0 0 0 0 0 0 2,860 0 0 days AA 0 2,819 2,795 0 0 0 0 0 0 0 0 21 2,576 0 days AA

#### UNITED TEACHER ASSOCIATES INSURANCE COMPANY

Customer Service Number (800) 880-8824

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,623	3,198	3,678	2,842	0	3,623	3,024	0	2,124	2,339	0	0	180 days	AA
02	3,213	3,918	4,506	3,760	0	4,439	3,704	0	2,602	2,866	0	0	180 days	AA
03	3,804	4,637	5,334	4,451	0	5,254	4,384	0	3,080	3,392	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 75

#### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 1.575 1,894 0 0 0 2.282 2.041 0 0 0 0 0 AA0 days 03 1,352 1,626 0 0 0 1,959 1,753 0 0 0 0 0 days 0 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 1,370 0 0 1,874 0 1,872 1,938 0 0 0 0 0 AA0 days 1,610 03 1,168 0 0 1,658 0 0 0 0 0 0 days 1,618 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Individual Policy Rates For Male Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

### Northern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ В $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.604 2,021 2.219 2.041 2.058 2,247 2.055 0 0 0 0 0 AA02 0 days 03 1,757 2,215 2,432 2,236 2,255 2,462 2,252 0 0 0 0 0 days 0 AACustomer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 2,047 1,975 0 0 0 2,352 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 80

# BANKERS LIFE AND CASUALTY COMPANY Region Medicare Supplement Policy Plan: Waiting Rating Rating Project Methods

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	3,017	3,219	3,235	3,843	3,798	2,653	2,954	0	0	2,594	1,149	1,661	0 days	AA
02	3,592	3,832	3,801	4,575	4,522	3,130	3,517	0	0	3,056	1,354	1,956	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

### **BLUE CROSS OF CALIFORNIA**

Customer Service Number 1-800-333-3883

Customer Service Number

Region					Medic	care Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	ig  F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	1,824	0	2,388	0	0	2,508	0	0	2,400	3,000	0	0	60 days	AA
09	0	0	0	0	0	576	0	0	0	0	0	0	60 days	AA
10	0	0	0	0	0	708	0	0	0	0	0	0	60 days	AA
11	0	0	0	0	0	912	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 80

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{\mathit{F}}$	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
04	2,268	2,760	3,216	2,868	0	3,228	0	5,172	5,136	0	1,800	0	0 days	AA
05	2,076	2,532	2,940	2,616	0	2,952	0	4,608	4,716	0	1,740	0	0 days	AA
06	2,064	2,520	2,928	2,616	0	2,940	0	4,644	4,656	0	1,656	0	0 days	AA

#### COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,004	2,720	2,930	2,447	0	3,774	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	1,301	0	0	0	0	0	0	0 days	AA
05	2,075	2,857	3,058	2,551	0	3,945	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	1,356	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.999 0 0 2,470 0 2,779 2,355 0 0 0 0 0 AA01 0 days 02 2,127 0 2,627 2,957 2,505 0 0 0 0 0 0 0 AA 0 days 03 2,276 0 0 2,811 0 3,164 2,681 0 0 0 0 0 0 days AA

### CONTINENTAL GENERAL INSURANCE COMPANY

Customer Service Number 800-880-8824 ext. 1431

Region					Medic	are Supplei	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	7,702	7,115	8,896	6,513	5,272	7,911	6,648	0	0	0	0	0	0 days	AA
02	4,299	3,971	4,965	3,635	2,942	4,415	3,710	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	1,798	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,004	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 80

Customer Service Number

GENV	VORT	H LIF	E AND	ANNU	JITY I	NSUR	ANCE	COM	PANY			Cu	siomer Servi 825 (877)	
Region					Medio	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,699	0	2,903	2,594	0	2,905	0	0	0	3,601	0	0	0 days	AA
					Medio	care Supplei	ment Polic	y Plan:						Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,616	2,018	2,360	2,038	0	2,431	0	0	0	0	0	0	0 days	AA
03	1,709	2,134	2,496	2,156	0	2,570	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	ΙΥ			Cu	stomer Servi 800-801-	
Region					Medio	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,423	2,108	2,388	0	0	2,409	0	0	0	0	0	0	60 days	AA
03	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 80

### HEALTH NET LIFE INSURANCE COMPANY

Customer Service Number (800) 944-7287

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
03	1,920	0	2,736	0	2,640	2,976	2,376	3,912	4,572	0	0	0	0 days	AA
04	1,404	0	2,100	0	2,052	1,992	1,788	3,144	3,516	0	0	0	0 days	AA
07	1,548	0	2,316	0	2,256	2,496	1,968	3,456	3,864	0	0	0	0 days	AA

### **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

	_												1-000-072	- 1 4 7 4
Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,484	2,616	3,036	0	0	3,060	0	0	0	0	1,440	2,088	90 days	AA
02	2,112	2,232	2,592	0	0	2,604	0	0	0	0	1,224	1,788	90 days	AA
03	1,764	1,860	2,160	0	0	2,172	0	0	0	0	1,020	1,488	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,463 1.969 2,299 2.048 0 2,370 0 0 0 0 0 0 AA02 0 days 04 1,219 1,641 1,916 1,707 0 1,975 0 0 0 0 0 0 days 0 AA

### MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer	Service	Number
800-	934-11	126

Region	Medicare Supplement Policy Plan:									Waiting	Rating			
Number*	A	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,161	0	0	2,740	0	3,207	2,879	0	0	0	0	0	180 days	AA
02	2,161	0	0	2,877	0	3,367	3,023	0	0	0	0	0	180 days	AA
03	2,377	0	0	3,014	0	3,527	3,167	0	0	0	0	0	180 days	AA
04	2,506	0	0	3,178	0	3,880	3,340	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.538 0 0 2,425 2,765 0 0 0 1.695 IA 03 0 0 0 0 days 04 1,438 0 0 2,269 2,587 0 0 0 1,586 IΑ 0 0 0 days Customer Service Number MUTUAL OF OMAHA INSURANCE COMPANY 1-800-316-0842 Region Waiting Medicare Supplement Policy Plan.

Kegion					Meaic	are Suppiei	тені Ронсу	y Fian:					waiting	Kaung
Number*	$oldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,154	0	3,594	3,914	0	3,651	2,949	0	0	0	0	0	0 days	AA
03	1,849	0	3,086	3,360	0	3,134	2,532	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 80

PACII	FICAR	E LIF	E AND	HEAI	LTH II	NSURA	NCE (	COMI	PANY,	INC.		Cus	stomer Servi 888-202-	
Region		Medicare Supplement Policy Plan:												Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,932	0	3,084	0	0	3,144	2,796	0	0	3,084	0	0	0 days	AA
03	1,536	0	2,640	0	0	2,844	2,568	0	0	2,784	0	0	0 days	AA
04	1,308	0	2,472	0	0	2,544	2,244	0	0	2,496	0	0	0 days	AA
06	1,848	0	2,640	0	0	2,688	2,376	0	0	2,640	0	0	0 days	AA
PENN	SYLV	ANIA	LIFE I	NSUR	ANCE	COM	PANY					Cus	tomer Servi 800-275-	
Region					Medic	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	$\boldsymbol{\mathit{E}}$	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,847	2,580	2,855	2,599	0	3,082	2,832	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 80

### PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number

													1-800-228	-9100
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,491	1,885	0	0	0	2,667	2,187	0	0	0	0	0	0 days	AA
02	1,727	2,182	0	0	0	3,088	2,533	0	0	0	0	0	0 days	AA
03	1,962	2,480	0	0	0	3,509	2,878	0	0	0	0	0	0 days	AA
04	2,668	3,372	0	0	0	4,772	3,914	0	0	0	0	0	0 days	AA
05	1,566	1,981	0	0	0	2,870	2,354	0	0	0	0	0	0 days	IA
06	1,813	2,294	0	0	0	3,323	2,726	0	0	0	0	0	0 days	IA
07	2,060	2,606	0	0	0	3,776	3,098	0	0	0	0	0	0 days	IA
08	2,802	3,545	0	0	0	5,136	4,213	0	0	0	0	0	0 days	] IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Regions Individual Policy Rates for Male, Age 80

STAN	DARD	LIFE	AND A	ACCID	ENT I	NSUR	ANCE	COM	PANY			Си	stomer Servi -888-350	
Region		Medicare Supplement Policy Plan:												Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
03	2,132	2,673	3,075	2,655	2,509	2,630	2,668	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	403	0	0	0	0	0	0	0 days	AA
07	1,791	2,245	2,583	2,230	2,107	2,209	2,241	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	339	0	0	0	0	0	0	0 days	AA
09	1,961	2,459	2,829	2,442	2,308	2,419	2,455	0	0	0	0	0	0 days	AA
10	0	0	0	0	0	371	0	0	0	0	0	0	0 days	AA
STATI	F FAR	ммі	TTIAT	ATITO	OMOR	II E IN	JST IR A	NCF	COMP	ANV		Си	stomer Servi	ice Number

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Customer Service Number
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANT	ntact Local State Farm Age

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	$\boldsymbol{E}$	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,665	0	2,512	0	0	2,537	0	0	0	0	0	0	0 days	AA
02	1,732	0	2,612	0	0	2,638	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 12 1.555 0 0 0 0 2,775 2,480 0 0 0 0 0 IA 60 days 13 0 0 0 0 1,010 0 0 0 0 0 60 days 0 0 AA 14 1,399 0 0 0 0 2,497 2,232 0 0 0 0 0 60 days IΑ 0 0 0 0 0 910 0 0 0 0 0 0 60 days 15 AA 20 0 2,889 3,220 3,197 0 0 0 0 0 0 0 0 0 days AA 21 0 2,600 2,899 2,877 0 0 0 0 0 0 0 0 0 days AA

### UNITED TEACHER ASSOCIATES INSURANCE COMPANY

Customer Service Number (800) 880-8824

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,897	3,582	4,140	3,476	0	4,078	3,423	0	2,446	2,694	0	0	180 days	AA
02	3,549	4,388	5,071	4,258	0	4,996	4,193	0	2,997	3,300	0	0	180 days	AA
03	4,201	5,194	6,003	5,040	0	5,913	4,963	0	3,547	3,906	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

### Northern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.717 2.065 0 0 0 2,489 2,226 0 0 0 0 0 AA 02 0 days 03 1,474 1,773 0 0 0 2,137 1,911 0 0 0 0 0 days 0 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 1,590 0 0 2,172 0 2,170 2,246 0 0 0 0 0 AA0 days 1,868 03 1,354 0 0 1,922 0 0 0 0 0 0 days 1,876 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 184.

## Northern California Region Descriptions and Company Notes For Individual Policies

The purpose of this section is to provide you with a description of each company's rating region, as well as, any of the company's notes and disclaimers regarding the rates posted.

COMPANY	Admiral Life Insurance Company of America
Region Numl	Region Description & Company's Notes
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 AND 950-961
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 929-931 AND 940-949
COMPANY	Aetna Life Insurance Company
Region Numl	Per Region Description & Company's Notes
02	INDIVIDUAL POLICY PLAN RATES FOR: ALAMEDA, ALPINE, AMADOR, BUTTE, CALAVERAS, COLUSA, CONTRA COSTA, DEL NORTE, EL DORADO, FRESNO, GLENN, HUMBOLDT, IMPERIAL, INYO, KINGS, LAKE, LASSEN, MADERA, MARIN, MARIPOSA, MENDOCINO, MERCED, MODOC, MONO, MONTEREY, NAPA, NEVADA, PLACER, PLUMAS, SACRAMENTO, SAN JOAQUIN, SAN LUIS OBISPO, SAN MATEO, SANTA CLARA, SANTA CRUZ, SHASTA, SISKIYOU, SOLAN, SONOMA, STANISLAUS, SUTTER, TEHAMA, TRINITY TULARE, TUOLUMNE, YOLO AND YUBA.
COMPANY	Bankers Life and Casualty Company
Region Numl	per Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948.
03	HIGH DEDUCTIBLE PLAN "F". INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961. Sold under form "GR-A06FH". CONTACT COMPANY FOR MORE DETAILS.
04	HIGH DEDUCTIBLE PLAN "F". INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948. Sold under form "GR-A16FH" CONTACT COMPANY FOR MORE DETAILS.

COMPANY	Blue Cross of California
Region Numb	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans A & J All areas of California
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans C & F AVAILABLE IN THE FOLLOWING AREAS: Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba. Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus. Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Standard Plan A, Senior Classic C, F, I & J. AVAILABLE IN THE FOLLOWING AREAS: Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba. Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus. Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
09	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Plan (a High Deductible version of the Classic F Plan) AVAILABLE IN THE FOLLOWING AREAS: Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba. Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus. Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara

10 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Plan (a High Deductible version of the Classic F Plan)

Area 4 Counties: Orange

Area 5 Counties: Los Angeles

Area 6 Counties: Riverside, San Bernardino, San Diego and Los Angeles (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93532, 93534-93536, 93539, 93543, 93544, 93550-93553, 93536, 93584, 93586, 93590 and 93591.

\*REGION NUMBER: This is the geographical region that applies to the rate reported.

#### Northern California Regions

### Company Region Description and Rating Footnotes

for Individual Policies

11 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Preferred Plan (a High Deductible version of the Classic F Plan, including; additional benefits not included with the SmartChoice Plan).

AVAILABLE IN THE FOLLOWING AREAS:

Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba.

Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus.

Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara

### COMPANY California Physicians' Service dba Blue Shield of California

Region Numb	er Region Description & Company's Notes
04	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: KERN, SANTA BARBARA & VENTURA
05	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: SAN JOAQUIN, SONOMA & STANISLAUS
06	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: ALAMEDA, ALPINE, AMADOR, BUTTE, CALAVERAS, COLUSA, CONTRA COSTA, DEL NORTE, EL DORADO, FRESNO, GLENN, HUMBOLDT, IMPERIAL, INYO, KINGS, LAKE, LASSEN, MADERA, MARIN, MARIPOSA, MENDOCINO, MERCED, MODOC, MONO, MONTEREY, NAPA, NEVADA, PLACER, PLUMAS, SACRAMENTO, SAN BENITO, SAN FRANCISCO, SAN LUIS OBISPO, SAN MATEO, SANTA CLARA, SANTA CRUZ SHASTA SIERRA SISKIYOU SOLANO SUTTER TEHAMA TRINITY TULARE TUOLUMNE YOLO AND YUBA

COMPANY	Combined Insurance Company of America
Region Numl	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-922, 929, 931-939, 950-955 & 959-962.
02	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-922, 929, 931-939, 950-955 & 959-962.
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 923-928, 930, 940-949 & 956-958.
06	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 923-928, 930, 940-949 & 956-958.
COMPANY	CONSECO INSURANCE COMPANY
Region Numl	Per Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 934, 936-941, 950, 951, 955 & 960.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 932, 942, 952-954, 956-959 & 961.

INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919, 920, 922-925, 929 & 943-949.

03

COMPANY	Continental General Insurance Company
Region Numb	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-930, 940-941, 943-948 & 950-951.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-939, 942, 949 & 952-961.
03	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-930, 940-941, 943-948 & 950-951.
04	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-939, 942, 949 & 952-961.
COMPANY	Genworth Life and Annuity Insurance Company
Region Numb	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES ARE AVAILABLE TO ALL AREAS STATEWIDE.
COMPANY	Genworth Life Insurance Company
Region Numb	er Region Description & Company's Notes
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 and 950-961.
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 929-931 and 940-949

COMPANY	Globe Life and Accident Insurance Company											
Region Numl	Region Description & Company's Notes											
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951											
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962											
05	AVAILABLE DURING OPEN ENROLLMENT ONLY. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951 CONTACT COMPANY FOR MORE DETAILS.											
06	AVAILABLE DURING OPEN ENROLLMENT ONLY. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962 CONTACT COMPANY FOR MORE DETAILS.											
COMPANY	Health Net Life Insurance Company											
COMPANY Region Numb												
Region Numb	Region Description & Company's Notes  INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo and											

### COMPANY Humana Insurance Company

#### Region Number

### Region Description & Company's Notes

- O1 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-91306, 91308-91316, 91321-91357, 91363-91376, 91380-91618, 91702-91706, 91711-91724, 91731-91735, 31740-31741, 91744-91750, 91754-91756, 91765-91780, 91788-91797, 91799-91899, 926-92663, 92673-92859, 92861-92871, 92885-92899, 93242, 93510, 93532-93539, 93543-93544, 93550-93553, 93563, 93584-93591, 93599, 94503-94509, 94511, 94513-94531, 94547-94549, 94553, 94556, 94558-94559, 94561-94565, 94567, 94569-94570, 94572-94576, 94581-94583, 94595-94599, 94708, 948-94850, 95422-95424, 95426, 95435, 95443, 95451, 95453, 95457-95458, 95461-95464, 95485, 95493, 96001-96003, 96007-96008, 96011-96013, 96016-96017, 96028, 96033, 96040, 96047, 96049, 96051, 96059, 96062, 96065, 96069-96073, 96076, 96079, 96084, 96087-96089, 96095-96096, 96099 & 96120.
- INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 91307, 91319-91320, 91358-91362, 91377, 91701, 91708-91710, 91729-91730, 91737-91739, 91743, 91752, 91758-91764, 91784-91786, 91798, 919-92220, 92223-92226, 92230, 92234-92242, 92252-92256, 92258, 92260-92264, 92267-92270, 92275-92280, 92282, 92284-92327, 92329-92382, 92385-92386, 92391-92599, 92672, 92860, 92877-92883, 930-93012, 93015-93066, 93093-93094, 93203, 93205-93206, 93215-93216, 93220, 93222, 93224-93226, 93238, 93240-93241, 93249-93252, 93255, 93263, 93268, 93276, 93280, 93283-93285, 93287-93290, 933-93390, 93426, 93450-93451, 935-93505, 93516, 93518-93524, 93527-93528, 93531, 93554-93562, 93581, 93592-93596, 939-93962, 94501-94502, 94536-94546, 94550-94552, 94555, 94557, 94560, 94566, 94568, 94577-94580, 94586-94588, 946-94707, 64709-94720, 94901-94920, 94924-94925, 94929-94930, 94933-94950, 94952, 94956-94971, 94773-94974, 94976-94998, 95004, 95012,95023-95024, 95039, 95043, 95045, 95075, 95221-95226, 95228-95229, 95232-95233, 95245-95252, 95254-95257, 95527, 95552, 95563, 95595, 95692, 95901-95903, 95915, 95918-95919, 95923, 95925, 95934-95935, 95947, 95956, 95967-95962, 95971-95972, 95980-95981, 95983-95984, 96010, 96020, 96024, 96041, 96046, 96048, 96052, 96091, 96093, 96103, 96105-96106, 96114, 96122, 96129, 96135 & 96137.
- 03 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 92222, 92227, 92231-92233, 92243-92251, 92257, 92259, 92266, 92273-92274, 92281, 92283, 92328, 92384, 92389, 93013-93014, 93067, 931-93202, 93204, 93207-93212, 93218-93219, 93221, 93223, 93227-93237, 93239, 93242, 93244-93247, 93254, 93256-93262, 93265-93267, 93270-93275, 93277-93279, 93283, 93259, 93291-93292, 93401-93424, 93427-93449, 93452-93483, 93512-93515, 93517, 93526, 93529-93530, 93541-93542, 93545-93549, 936-93888, 940-94497, 94510, 94512, 94533-94535, 94571, 94585, 94589-94592, 94922-94923, 94926-94928, 94931, 94951, 94953-94955, 94972, 94975, 94999, 95003, 95005-95011, 95013-95021, 95026-95038, 95041-95042, 95044, 95046-95073, 95076-95220, 95227, 95230, 95231, 95234-95242, 95253, 95258-95421, 95425, 95427-95433, 95436-35442, 95444, 95450, 95452, 95454-95456, 95459-95460, 95462-95463, 95465-95482, 95486-95492, 95494-95526, 95528-95551, 95553-95562, 95564-95589, 956-95691, 95693-95899, 95910-95914, 95916-95917, 95920-95922, 95924, 95926-95932, 95936-95946, 95948-95955, 95957-95960, 95963-95970, 95973-95979, 95982, 95986-95993, 96006, 96009, 96014-96015, 96021-96023, 96025-96027, 96029-96032, 96034-96039, 96044, 96050, 96053-96058, 96061, 96063-96064, 96067-96068, 96074-96075, 96078, 96080, 96085-96086, 96090, 96092, 96094, 96097, 96101, 96107-96113, 96115-96119, 96121, 96123-96128, 96130-96134, 96136 & 96140-96162.

COMPANY	Lincoln Heritage Life Insurance Company
Region Numb	Region Description & Company's Notes
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 926-931 AND 940-949
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 934, 936-939 AND 945-962
COMPANY	Marquette National Life Insurance Company
Region Numl	Region Description & Company's Notes
01	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODES RANGES: 936, 937, 938 AND 955-958
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932, 933, 940, 941, 943, 944, 950-953, 959 AND 961
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-922, 931, 934, 939, 945-947 AND 954
04	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 948, 949 AND 960
COMPANY	Mennonite Mutual Aid Association
Region Numl	er Region Description & Company's Notes
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-923, 929-935, 938-953, 959-961 Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 954-958 Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.

### COMPANY Mutual of Omaha Insurance Company

### Region Number

### Region Description & Company's Notes

- 02 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 930, 931 & 940-949.
- 03 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 932-939 & 950-961.

### COMPANY PacifiCare Life and Health Insurance Company, Inc.

#### Region Number

#### Region Description & Company's Notes

- INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-905, 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90612, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90659, 90660, 90661, 90662, 90665, 90670, 90671, 90701, 90701, 90702, 90703, 90704, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90749, 90755, 908, 910-916, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91759, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91795, 91797, 91799, 918, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93034, 93035, 93036, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93093, 93094, 93099, 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93268, 93276, 93280, 93283, 93285, 93287, 933, 93501, 93502, 93504, 93505, 93510, 93516, 93518, 93519, 93523, 93524, 93527, 93528, 93531, 93532, 93534, 93535, 93536, 93539, 93543, 93544, 93550, 93551, 93555, 93556, 93560, 93561, 93596, and 93599.
- INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 93512, 93517, 93529, 93541, 93546, 942, 95221, 95222, 95223, 95224, 95225, 95226, 95228, 95228, 95229, 95232, 95233, 95245, 95246, 95247, 95248, 95249, 95250, 95251, 95252, 95254, 95255, 95257, 95305, 95307, 95309, 95310, 95313, 95314, 95316, 95319, 95321, 95323, 95326, 95327, 95328, 95329, 95335, 95346, 95347, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95360, 95361, 95363, 95346, 95367, 95368, 95370, 95372, 95373, 95379, 95380, 95381, 95382, 95383, 95386, 95387, 95397, 95492, 95422, 95423, 95424, 95426, 95435, 95443, 95451, 95543, 95451, 95514, 95518, 95519, 95521, 95525, 95526, 95527, 95528, 95531, 95532, 95534, 95536, 95537, 95388, 95540, 95542, 95543, 95545, 95546, 95546, 95547, 95548, 95549, 95550, 95551, 95552, 95553, 95554, 95555, 95556, 95558, 95559, 95560, 95622, 95563, 95564, 95665, 9567, 95568, 95570, 95571, 95573, 95589, 95595, 95601, 95602, 95603, 95604, 95605, 95606, 95607, 95608, 95609, 95610, 95611, 95612, 95613, 95634, 95635, 95634, 95635, 95634, 95635, 95634, 95635, 95634, 95635, 95636, 95637, 95638, 95637, 95638, 95639, 95640, 95641, 95642, 95644, 95645, 95646, 95648, 95650, 95651, 95652, 95653, 95664, 95665, 95666, 95667, 95668, 95669, 95670, 95671, 95672, 95673, 95682, 95683, 95684, 95665, 95666, 95667, 95668, 95669, 95670, 95671, 95673, 95682, 95683, 95684, 95685, 95666, 95667, 95668, 95669, 95670, 95671, 95673, 95681, 95682, 95683, 95684, 95685, 95666, 95667, 95668, 95669, 95670, 95671, 95673, 95674, 95675, 95676, 95677, 95678, 95679, 95680, 95681, 95682, 95683, 95684, 95685, 95689, 95690, 95691, 95692, 95693, 95694, 95695, 95697, 95698, 95699, and 957-961.
- 04 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 92328, 92384, 92389, 93201, 93202, 93204, 93207, 93208, 93210, 93212, 93218, 93219, 93221, 93223, 93227, 93230, 93232, 93234, 93235, 93237, 93239, 93242, 93244, 93245, 93246, 93247, 93256, 93257, 93258, 93260, 93261, 93262, 93265, 93266, 93267, 93270, 93271, 93272, 93274, 93275, 93277, 93278, 93279, 93282, 93286, 93290, 93291, 93292, 93426, 93450, 93513, 93514, 93515, 93522, 93526, 93530, 93542, 93545, 93549, 936-939, 95004, 95012, 95023, 95024, 95039, 95043, 95045, 95075, 95301, 95303, 95306, 95311, 95312, 95315, 95317, 95318, 95322, 95324, 95325, 95333, 95334, 95338, 95340, 95341, 95342, 95343, 95344, 95345, 95348, 95365, 95369, 95374, 95388 and 95389.

### Northern California Regions

### Company Region Description and Rating Footnotes

for Individual Policies

INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 940-941, 943-949, 95001, 95002, 95003, 95005, 95006, 95007, 95008, 95009, 95010, 95011, 95013, 95014, 95015, 95017, 95018, 95019, 95020, 95021, 95026, 95030, 95031, 95032, 95033, 95035, 95036, 95037, 95038, 95041, 95042, 95044, 95046, 95050, 95051, 95052, 95053, 95054, 95055, 95056, 95060, 95061, 95062, 95063, 95064, 95065, 95066, 95067, 95070, 95071, 95073, 95076, 95077, 951, 95201, 95202, 95203, 95204, 95205, 95206, 95207, 95208, 95209, 95210, 95211, 95212, 95213, 95215, 95219, 95220, 95227, 95230, 95231, 95234, 95236, 95237, 95240, 95241, 95242, 95253, 95258, 95267, 95269, 95290, 95296, 95297, 95298, 95304, 95320, 95330, 95336, 95337, 95366, 95376, 95377, 95378, 95385, 95391, 95401, 95402, 95403, 95404, 95405, 95406, 95407, 95408, 95409, 95410, 95412, 95415, 95416, 95417, 95418, 95419, 95420, 95421, 95425, 95427, 95428, 95429, 95430, 95431, 95432, 95433, 95436, 95437, 95439, 95441, 95442, 95444, 95445, 95446, 95448, 95449, 95450, 95452, 95454, 95456, 95459, 95460, 95462, 95463, 95465, 95466, 95468, 95469, 95470, 95471, 95472, 95473, 95476, 95480, 95481, 95482, 95486, 95487, 95488, 95490, 95492, 95494, 95497, 95585, 95587, 95620, 95625, 95686, 95687, 95688 and 95696.

### COMPANY Pennsylvania Life Insurance Company

#### Region Number

Region Description & Company's Notes

01 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 934 & 936-961.

## COMPANY Physicians Life Insurance Company Region Number

Region Numbe	r Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 942, 955-958 CONTACT COMPANY FOR MORE DETAILS.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 930-932, 934, 936-939, 950-952, 959-961 CONTACT COMPANY FOR MORE DETAILS.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 933, 935. 945-949, 953-954 CONTACT COMPANY FOR MORE DETAILS.
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-921, 926-928, 940-941, 943-944 CONTACT COMPANY FOR MORE DETAILS.
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 942, 955-958 CONTACT COMPANY FOR MORE DETAILS.
06	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 930-932, 934, 936-939, 950-952, 959-961 CONTACT COMPANY FOR MORE DETAILS.
07	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 933, 935, 945-949, 953-954 CONTACT COMPANY FOR MORE DETAILS.
08	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-921, 926-928, 940-941, 943-944 CONTACT COMPANY FOR MORE DETAILS.

### Standard Life and Accident Insurance Company **COMPANY** Region Number Region Description & Company's Notes 03 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-921 & 945-948. 04 HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-921 & 945-948 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 932, 934, 936-939, 942, 943, 950, 951 & 954-961 07 HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 80 931, 932, 934, 936-939, 942, 943, 950, 951 & 954-961 09 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 940, 941, 949, 952 & 953 HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 10 940, 941, 949, 952 & 953

COMPANY State Farm Mutual Automobile Insurance Company

Region Number

Region Description & Company's Notes

01 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 95700-96200

#### Northern California Regions

### Company Region Description and Rating Footnotes

#### for Individual Policies

02 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 91701, 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91737, 91739, 91743, 91752, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 91798, 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91934, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91947, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 91990, 92003, 92004, 92007, 92008, 92009, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 92064, 92065, 92066, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92082, 92083, 92084, 92085, 92086, 92088, 92090, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92133, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92194, 92195, 92196, 92197, 92198, 92199, 92201, 92202, 92203, 92210, 92211, 92220, 92222, 92223, 92225, 92226, 92227, 92230, 92231, 92232, 92233, 92234, 92235, 92236, 92239, 92240, 92241, 92242, 92243, 92244, 92249, 92250, 92251, 92252, 92253, 92254, 92255, 92256, 92257, 92258, 92259, 92260, 92261, 92262, 92263, 92264, 92266, 92267, 92268, 92270, 92273, 92274, 92275, 92276, 92277, 92278, 92280, 92281, 92282, 92283, 92284, 92285, 92286, 92292, 92301, 92304, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92320, 92321, 92322, 92323, 92324, 92325, 92326, 92327, 92329, 92332, 92333, 92334, 92335, 92336, 92337, 92338, 92339, 92340, 92341, 92342, 92345, 92346, 92347, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92363, 92364, 92365, 92366, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92397, 92398, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92412, 92413, 92414, 92415, 92418, 92420, 92423, 92424, 92427, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92515, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92539, 92543, 92544, 92545, 92546, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, 92883, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93093, 93094, 93099, 93558, 93562, 93592, 94002, 94003, 94005, 94010, 94011, 94012, 94013, 94014, 94015, 94016, 94017, 94018, 94019, 94020, 94021, 94025, 94026, 94027, 94028, 94029, 94030, 94031, 94037, 94038, 94044, 94045, 94059, 94060, 94061, 94062, 94063, 94064, 94065, 94066, 94067, 94070, 94071, 94074, 94080, 94083, 94096, 94098, 94099, 94101, 94102, 94103, 94104, 94105, 94106, 94107, 94108, 94109, 94110, 94111, 94112, 94114, 94115, 94116, 94117, 94118, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94127, 94128, 94129, 94130, 94131, 94132, 94133, 94134, 94135, 94136, 94137, 94138, 94139, 94140, 94141, 94142, 94143, 94144, 94145, 94146, 94147, 94150, 94151, 94152, 94153, 94154, 94155, 94156, 94157, 94159, 94160, 94161, 94162, 94163, 94164, 94165, 94166, 94167, 94168, 94169, 94170, 94171, 94172, 94175, 94177, 94188, 94307, 94308, 94401, 94402, 94403, 94404, 94405, 94406, 94407, 94408, 94409, 94497, 94501, 94502, 94503, 94506, 94507, 94508, 94509, 94510, 94511, 94512, 94513, 94514, 94515, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94525, 94526, 94527, 94528, 94529, 94530, 94531, 94533, 94535, 94536, 94537, 94538, 94539, 94540, 94541, 94542, 94543, 94544, 94545, 94546, 94547, 94548, 94549, 94550, 94551, 94552, 94553, 94555, 94556, 94557, 94558, 94559, 94560, 94561, 94562, 94563, 94564, 94565, 94566, 94567, 94568, 94569, 94570, 94571, 94572, 94573, 94574, 94575, 94576, 94577, 94578, 94579, 94580, 94581, 94583, 94585, 94586, 94587, 94588, 94589, 94590, 94591, 94592, 94595, 94596, 94597, 94598, 94599, 94601, 94602, 94603, 94604, 94605, 94606, 94607, 94608, 94609, 94610, 94611, 94612, 94613, 94614, 94615, 94617, 94618, 94619, 94620, 94621, 94622, 94623, 94624, 94625, 94626, 94627, 94643, 94649, 94659, 94660, 94661, 94662, 94666, 94701, 94702, 94703, 94704, 94705, 94706, 94707, 94708, 94709, 94710, 94712, 94720,

### Northern California Regions

### Company Region Description and Rating Footnotes

### for Individual Policies

94801, 94802, 94803, 94804, 94805, 94806, 94807, 94808, 94820, 94850, 94901, 94903, 94904, 94912, 94913, 94914, 94915, 94920, 94922, 94923, 94924, 94925, 94926, 94927, 94928, 94929, 94930, 94931, 94933, 94937, 94938, 94939, 94940, 94941, 94942, 94945, 94946, 94947, 94948, 94949, 94950, 94951, 94952, 94953, 94954, 94955, 94956, 94957, 94960, 94963, 94964, 94965, 94966, 94970, 94971, 94972, 94973, 94974, 94975, 94976, 94977, 94978, 94979, 94998, 94999, 95401, 95402, 95403, 95405, 95406, 95407, 95408, 95409, 95412, 95419, 95421, 95425, 95430, 95431, 95433, 95436, 95439, 95441, 95442, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471, 95472, 95473, 95476, 95480, 95480, 95487, 95492, 95497, 95620, 95625, 95687, 95688 AND 95696.

### COMPANY United American Insurance Company

	Child Individual Insurance Company
Region Numb	er Region Description & Company's Notes
04	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951. For policy forms DMSA06, DMSB06, DMSC06 & DMSF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
05	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951. For policy form DMSHDF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
06	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951. For policy form DMSB06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
07	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy forms DMSA06, DMSB06, DMSC06 & DMSF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
08	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSHDF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
09	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSB06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
12	ISSUE AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951
13	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951. For policy form MSHDF06. Contact company for more details.
14	ISSUE AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961
15	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form MSHDF06. Contact company for more details.
17	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING ZIP CODE RANGES: 940-941, 943-948 & 950-951. For policy form DMSHDF06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
18	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSB06. This plans is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
20	ATTAINED AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951

21 ATTAINED AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961.

COMPANY	United Teacher Associates Insurance Company
Region Numb	rer Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-932, 934-939, 942 & 950-961.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 930, 933, 940-941 & 943-949.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918 & 926-928.
COMPANY	United World Life Insurance Company
Region Numb	Region Description & Company's Notes
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 930-931 AND 940-949
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 AND 950-961
COMPANY	USAA Life Insurance Company
Region Numb	er Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 924, 931-959. USAA Life Insurance Company does not offer an annual payment method.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 960-961. USAA Life Insurance Company does not offer an annual payment method.

## Northern California Group Policy Rates For Female Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

## Northern California Regions Group Policy Rates for Female, Age Under 65

AARP	ARP/UNITED HEALTHCARE INSURANCE COMPANY													stomer Service Number 800-523-5800	
Region	Medicare Supplement Policy Plan:													Rating	
Number*	A	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology	
03	1,489	2,235	2,565	0	0	2,576	0	2,467	0	0	1,185	0	90 days	CR	
04	1,279	1,920	2,201	0	0	2,212	0	2,119	0	0	1,016	0	90 days	CR	
BANKERS LIFE AND CASUALTY COMPANY  Customer Service Number (800) 621-3724															
Region	Medicare Supplement Policy Plan:												Waiting	Rating	
Number*	$\boldsymbol{A}$	В	C	D	E	ig  $F$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology	
05	2,588	2,739	2,404	0	0	2,026	0	0	0	0	0	0	0 days	AA	
06	3,081	3,260	2,830	0	0	2,390	0	0	0	0	0	0	0 days	AA	
GLOB	E LIF	E ANI	) ACC	DENT	INSU	RANC	E CO	MPAN	Y			Си	stomer Servi		
Region						care Supple							800-801- Waiting	6831 Rating	
Number*	$\boldsymbol{A}$	В	$\boldsymbol{C}$	D	E E	ure Supplei <b>F</b>	G	y 1 ian. H	I	J	K	$\boldsymbol{L}$	Period Period	Methodology	
08	1,018	1,485	1,652	0	0	1,666	0	0	0	0	0	0	60 days	AA	
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA	

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

Northern California Regions Group Policy Rates for Female Under 65 - Page 204

## Northern California Regions Group Policy Rates for Female, Age Under 65

HEAL	TH N	ET LII	FE INS	URAN	ICE C	OMPA	NY					Ci	ustomer Servi (800) 944	
Region	Medicare Supplement Policy Plan:													Rating
Number*	A	В	C	D	$\boldsymbol{E}$	F	$\boldsymbol{G}$	H	I	J	K	ig  $L$	Period	Methodology
01	1,620	0	2,580	0	0	2,364	2,232	0	0	3,924	0	0	0 days	AA
LIFE	INVES	STORS	SINSU	RANC	E CO	MPAN	Y OF A	MERI	CA			Ci	ustomer Servi (800) 752	
Region													Waiting	Rating
Number*	A	В	C	D	$\boldsymbol{E}$	F	$\boldsymbol{G}$	H	I	J	K	L	Period	Methodology
02	2,652	3,396	3,936	0	0	3,900	0	3,336	0	0	0	0	180 days	IA
03	2,508	3,216	3,732	0	0	3,696	0	3,156	0	0	0	0	180 days	IA
MONU	JMEN	TAL I	LIFE IN	ISURA	ANCE	COMP	ANY					Ci	ustomer Servi 800-752-	
Region					Medi	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	$\boldsymbol{E}$	F	$\boldsymbol{G}$	H	I	J	K	L	Period	Methodology
02	1,236	2,700	2,952	0	0	3,420	0	6,240	0	0	0	0	180 days	AA
03	1,164	2,556	2,796	0	0	3,240	0	5,904	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies'' on PAGE 243.

### Northern California Regions Group Policy Rates for Female, Age Under 65

#### Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,592 3,324 3,876 0 0 3.816 0 3,648 0 0 0 IA 02 0 180 days 03 2,460 3,156 3,672 0 0 3,624 0 3,456 0 0 180 days IΑ 0 0 Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 22 1,603 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days **CR**

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

## Northern California Group Policy Rates For Female Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

## Northern California Regions Group Policy Rates for Female, Age 65

#### Customer Service Number AARP/UNITED HEALTHCARE INSURANCE COMPANY 800-523-5800 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{G}$ D $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{L}$ 1.150 1.322 1,224 1.226 1,328 1.255 1.271 1.277 836 CR 762 1.365 604 90 days 03 653 986 1,133 1.049 1.076 1.090 1.096 717 90 days CR 1,051 1,138 1.170 516 04 Customer Service Number BANKERS LIFE AND CASUALTY COMPANY (800) 621-3724 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 1,599 1,377 1,680 1,156 1,282 0 0 0 0 0 1,663 1,847 AA 05 0 days 1,980 1,614 2,199 1,527 0 0 0 0 1,903 2,000 1,362 0 AA 06 0 days Customer Service Number GLOBE LIFE AND ACCIDENT INSURANCE COMPANY 800-801-6831 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B K $\boldsymbol{C}$ D $\boldsymbol{E}$ $\boldsymbol{F}$ G $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 1,018 1,485 1,652 0 0 1,666 0 0 0 60 days AA08 0 0 0 0 0 0 873 1,273 1,415 0 1,428 0 60 days AA 09

Northern California Regions Group Policy Rates for Female 65 - Page 208

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Regions Group Policy Rates for Female, Age 65

HEAL	HEALTH NET LIFE INSURANCE COMPANY												stomer Service Number (800) 944-7287		
Region	Medicare Supplement Policy Plan:													Rating	
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology	
01	972	0	1,368	0	0	1,416	1,212	0	0	2,340	0	0	0 days	AA	
LIFE 1	LIFE INVESTORS INSURANCE COMPANY OF AMERICA  Customer Service Number (800) 752-9797														
Region	Medicare Supplement Policy Plan:												Waiting	Rating	
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology	
02	1,056	1,368	1,584	1,488	1,284	1,584	1,464	1,728	1,788	2,412	0	0	180 days	IA	
03	996	1,296	1,500	1,416	1,212	1,500	1,380	1,632	1,692	2,292	0	0	180 days	] IA	
MONU	UMEN	TAL I	LIFE IN	NSURA	NCE	COMP	ANY					Си	stomer Servi 800-752-		
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating	
Number*	$\boldsymbol{A}$	В	C	D	E	$m{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology	
02	732	1,608	1,764	1,716	1,788	2,028	1,920	3,696	3,828	5,076	0	0	180 days	AA	
03	684	1,524	1,668	1,620	1,692	1,920	1,824	3,504	3,624	4,812	0	0	180 days	AA	

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

### Northern California Regions Group Policy Rates for Female, Age 65

#### Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.032 1.344 1,464 1,404 1.560 1.428 1,488 1.500 0 0 IA 1.560 1.524 180 days 02 1,476 1,272 1,476 1,380 1,332 1,356 1,404 1,416 0 0 180 days IΑ 984 1,440 03 Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days **CR** 1,603 22

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

## Northern California Group Policy Rates For Female Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

## Northern California Regions Group Policy Rates for Female, Age 70

AARP	ARP/UNITED HEALTHCARE INSURANCE COMPANY													ustomer Service Number 800-523-5800	
Region	Medicare Supplement Policy Plan:													Rating	
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period M	Methodology	
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR	
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR	
BANKERS LIFE AND CASUALTY COMPANY  Customer Service Number (800) 621-3724															
Region													Waiting	Rating	
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology	
05	1,890	1,890	1,626	2,018	2,196	1,404	1,581	0	0	0	0	0	0 days	AA	
06	2,249	2,250	1,910	2,402	2,615	1,655	1,882	0	0	0	0	0	0 days	AA	
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	Y			Cus	tomer Servi 800-801-		
Region					Medic	are Supple	ment Polic	v Plan:					Waiting	Rating	
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology	
08	1,315	1,782	1,948	0	0	1,962	0	0	0	0	0	0	60 days	AA	
09	1,165	1,569	1,712	0	0	1,724	0	0	0	0	0	0	60 days	AA	

Northern California Regions Group Policy Rates for Female 70 - Page 212

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

## Northern California Regions Group Policy Rates for Female, Age 70

Customer Service Number

HEAL	TH NI	ET LII	FE INS	URAN	CE CO	)MPA	NY					Cu	(800) 944	
Region	Medicare Supplement Policy Plan:													Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,092	0	1,572	0	0	1,608	1,368	0	0	2,340	0	0	0 days	AA
LIFE 1	INVES	STORS	INSU	RANC	E CON	/IPAN	Y OF A	MER	ICA			Си	stomer Servi (800) 752	
Region	Medicare Supplement Policy Plan:												Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,344	1,728	2,016	1,884	1,596	2,016	1,884	2,184	2,244	3,084	0	0	180 days	IA
03	1,272	1,644	1,908	1,788	1,512	1,908	1,788	2,076	2,124	2,916	0	0	180 days	IA
MONU	UMEN	TAL I	IFE I	NSURA	NCE	COMP	ANY					Си	stomer Servi 800-752-	
Region		1			Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	960	2,112	2,304	2,244	2,340	2,676	2,544	4,824	5,052	6,648	0	0	180 days	AA
03	912	1,992	2,184	2,124	2,220	2,532	2,412	4,572	4,788	6,300	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

# Northern California Regions Group Policy Rates for Female, Age 70

### Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.320 1,704 1.980 1.848 1.752 1.980 1.848 1.872 1.896 1.932 0 0 IA 180 days 02 1,872 1,248 1,608 1,872 1,752 1,752 1,776 1,800 1,836 0 0 180 days IΑ 1,668 03 Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days **CR** 1,603 22

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

# Northern California Group Policy Rates For Female Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Northern California Regions Group Policy Rates for Female, Age 75

AARP	/UNIT	ED H	EALTI	ICARI	E INSU	JRAN(	CE CO	MPAN	ΙΥ			Cus	stomer Servi 800-523-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR
BANK	ERS I	LIFE A	ND CA	ASUAI	TY C	OMPA	NY					Cus	stomer Servi (800) 621	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	2,184	2,261	1,949	2,418	2,609	1,682	1,886	0	0	0	0	0	0 days	AA
06	2,600	2,691	2,292	2,879	3,105	1,983	2,245	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	Y			Cus	stomer Servi 800-801-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$m{F}$	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	L	Period	Methodology
08	1,447	2,078	2,244	0	0	2,259	0	0	0	0	0	0	60 days	AA
09	1,240	1,827	2,008	0	0	2,021	0	0	0	0	0	0	60 days	AA

Northern California Regions Group Policy Rates for Female 75 - Page 216

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

# Northern California Regions Group Policy Rates for Female, Age 75

HEAL	TH NI	ET LII	E INS	URAN	CE CO	OMPA	NY					Си	stomer Servi (800) 944	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,296	0	1,932	0	0	2,004	1,656	0	0	3,696	0	0	0 days	AA
LIFE	INVES	TORS	INSU	RANC	E CON	MPAN'	Y OF A	MER	ICA			Си	stomer Servi (800) 752	
Region	**												Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,692	2,184	2,520	2,364	2,028	2,496	2,328	2,736	2,772	3,780	0	0	180 days	IA
03	1,608	2,064	2,388	2,244	1,920	2,364	2,208	2,592	2,616	3,588	0	0	180 days	IA
MONU	JMEN	TAL I	IFE I	NSURA	NCE	COMP	ANY					Си	stomer Servi 800-752-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,152	2,520	2,748	2,700	2,832	3,192	3,048	5,820	6,048	7,980	0	0	180 days	AA
03	1,092	2,388	2,604	2,556	2,688	3,024	2,880	5,520	5,724	7,560	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

# Northern California Regions Group Policy Rates for Female, Age 75

### Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2.124 2,460 2.328 2,232 2,448 2,280 2,340 2,364 0 0 IA 02 1.668 2,400 180 days 03 1,572 2,016 2,340 2,196 2,112 2,328 2,160 2,208 2,232 2,280 0 0 180 days IΑ Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 22 1,603 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days **CR**

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

# Northern California Group Policy Rates For Female Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Northern California Regions Group Policy Rates for Female, Age 80

AARP	/UNIT	ED HI	EALTI	ICARI	E INSU	J <b>RAN</b> (	CE CO	MPAN	<b>IY</b>			Cu	stomer Servi 800-523-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR
BANK	ERS I	LIFE A	ND C	ASUAI	CTY C	OMPA	NY					Cu	stomer Servi (800) 621	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$m{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	2,588	2,739	2,404	3,071	3,251	2,026	2,324	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	3,656	3,869	2,390	2,766	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	Γ INSU	RANC	E CO	MPAN	Y			Cu	stomer Servi	
Region					Modic	are Supple	mont Polic	v Plan•					800-801- Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	<i>H</i>	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
08	1,454	2,152	2,437	0	0	2,461	0	0	0	0	0	0	60 days	AA
09	1,247	1,845	2,088	0	0	2,109	0	0	0	0	0	0	60 days	AA

Northern California Regions Group Policy Rates for Female 80 - Page 220

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

# Northern California Regions Group Policy Rates for Female, Age 80

HEAL	TH NI	ET LII	FE INS	URAN	ICE CO	OMPA:	NY					Си	stomer Servi (800) 944	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,404	0	2,208	0	0	2,028	1,872	0	0	3,696	0	0	0 days	AA
LIFE	INVES	TORS	INSU	RANC	E CON	MPAN'	Y OF A	AMER	ICA			Си	stomer Servi (800) 752	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	2,196	2,820	3,264	3,084	2,652	3,216	3,024	3,072	3,120	4,236	0	0	180 days	IA
03	2,076	2,664	3,096	2,928	2,508	3,048	2,856	2,904	2,952	4,020	0	0	180 days	IA
MONU	UMEN	TAL I	LIFE I	NSURA	ANCE	COMP	ANY					Си	stomer Servi 800-752-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	<i>C</i>	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,236	2,700	2,952	2,892	3,036	3,420	3,276	6,240	6,480	8,556	0	0	180 days	AA
03	1,164	2,556	2,796	2,748	2,868	3,240	3,108	5,904	6,144	8,112	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

# Northern California Regions Group Policy Rates for Female, Age 80

### Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,760 3.204 3.036 2,904 3.156 2,964 3,024 3,060 3.108 0 0 IA 2.160 180 days 02 2,040 2.616 3.036 2,868 2,748 3,000 2,808 2,856 2.892 2.952 0 0 180 days IΑ 03 Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 1,603 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days **CR** 22

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

# Northern California Group Policy Rates For Male Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Northern California Regions Group Policy Rates for Male, Age Under 65

### Customer Service Number AARP/UNITED HEALTHCARE INSURANCE COMPANY 800-523-5800 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В D $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{L}$ 2,235 0 0 2.576 2,467 0 1.185 0 CR 03 1.489 2.565 0 0 90 days 04 1,279 1,920 2,201 0 0 2,212 0 2,119 0 0 90 days CR 0 1.016 Customer Service Number BANKERS LIFE AND CASUALTY COMPANY (800) 621-3724 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 05 2,588 2,739 2,404 0 0 2,026 0 0 0 0 0 0 AA 0 days 3,081 2,830 0 0 0 0 0 0 0 days 06 3,260 0 2,390 0 AA Customer Service Number GLOBE LIFE AND ACCIDENT INSURANCE COMPANY 800-801-6831 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B K $\boldsymbol{C}$ D $\boldsymbol{E}$ $\boldsymbol{F}$ G $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 08 1,018 1,485 1,652 0 0 1,666 0 0 0 60 days AA0 0 0 0 0 09 873 1,273 1,415 0 1,428 0 0 60 days AA

Northern California Regions Group Policy Rates for Male Under 65 - Page 224

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

# Northern California Regions Group Policy Rates for Male, Age Under 65

Customer Service Number

### HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В D $\boldsymbol{E}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 0 0 0 2,364 2.232 0 3,924 0 0 01 1.620 2.580 0 AA 0 days Customer Service Number LIFE INVESTORS INSURANCE COMPANY OF AMERICA (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{J}$ K $\boldsymbol{D}$ $\boldsymbol{H}$ $\boldsymbol{L}$ 02 2,652 3,396 3,936 0 0 3,900 0 3,336 0 0 0 0 180 days IA 03 2,508 3,732 0 0 0 0 0 0 0 180 days 3,216 3,696 3,156 IA Customer Service Number MONUMENTAL LIFE INSURANCE COMPANY 800-752-9797 Region Rating Medicare Supplement Policy Plan: Waiting Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{J}$ $\boldsymbol{L}$ D $\boldsymbol{E}$ $\boldsymbol{H}$ 02 0 0 0 1,236 2,700 2,952 0 3,420 0 6,240 0 0 180 days AA 2,556 0 180 days 03 1,164 2,796 0 0 3,240 5,904 0 0 0 AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

## Northern California Regions Group Policy Rates for Male, Age Under 65

### Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 2,592 3,324 3,876 0 0 3.816 0 3,648 0 0 0 0 IA 180 days 03 2,460 3,156 3,672 0 0 3,624 0 3,456 0 0 180 days IΑ 0 0 Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 22 1,603 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days **CR**

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

# Northern California Group Policy Rates For Male Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

2008 Guide to Medicare Supplement Insurance Northern California Group Policy Rates – Male Age 65

# Northern California Regions Group Policy Rates for Male, Age 65

AARP	/UNIT	ED HI	EALTI	HCARI	E INSU	JRAN(	CE CO	MPAN	ΙΥ			Cus	stomer Servi 800-523-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
03	762	1,150	1,322	1,224	1,226	1,328	1,255	1,271	1,277	1,365	604	836	90 days	CR
04	653	986	1,133	1,049	1,051	1,138	1,076	1,090	1,096	1,170	516	717	90 days	CR
BANK	SANKERS LIFE AND CASUALTY COMPANY													ce Number -3724
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
05	1,663	1,599	1,377	1,680	1,847	1,156	1,282	0	0	0	0	0	0 days	AA
06	1,980	1,903	1,614	2,000	2,199	1,362	1,527	0	0	0	0	0	0 days	AA
GLOB	E LIF	E AND	) ACC	IDENT	INSU	RANC	E CO	MPAN	Y			Cus	stomer Servi 800-801-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	L	Period	Methodology
08	1,018	1,485	1,652	0	0	1,666	0	0	0	0	0	0	60 days	AA
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA

Northern California Regions Group Policy Rates for Male 65 - Page 228

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

# Northern California Regions Group Policy Rates for Male, Age 65

### Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В D $\boldsymbol{E}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 972 0 0 0 0 2,340 0 0 01 1.368 1.416 1.212 0 AA 0 days Customer Service Number LIFE INVESTORS INSURANCE COMPANY OF AMERICA (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{L}$ 1,056 1,368 1,584 1,488 1,284 1,584 1,464 1,728 1,788 2,412 0 0 180 days 02 IA 996 1,500 1,380 1,632 1,692 2,292 0 0 180 days 03 1,296 1,416 1,212 1,500 IA Customer Service Number MONUMENTAL LIFE INSURANCE COMPANY 800-752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{G}$ K $\boldsymbol{J}$ $\boldsymbol{C}$ D $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{L}$ 02 732 0 1,608 1,764 1,716 1,788 2,028 1,920 3,696 3,828 5,076 0 180 days AA 0 03 684 1,524 1,668 1,620 1,692 1,920 1,824 3,504 3,624 4,812 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies'' on PAGE 243.

# Northern California Regions Group Policy Rates for Male, Age 65

### Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.032 1.344 1.560 1,464 1,404 1.560 1.428 1,488 1.500 0 0 IA 02 1.524 180 days 1,476 03 984 1,272 1,476 1,380 1,332 1,356 1,404 1,416 0 0 180 days IΑ 1,440 Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 22 1,603 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days **CR**

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

# Northern California Group Policy Rates For Male Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

2008 Guide to Medicare Supplement Insurance Northern California Group Policy Rates – Male Age 70

# Northern California Regions Group Policy Rates for Male, Age 70

AARP	/UNIT	ED HI	EALTI	ICARI	E INSU	IRAN(	CE CO	MPAN	ΙΥ			Cus	tomer Servi 800-523-	
Region Number*	$\boldsymbol{A}$	В	C	D	Medic <b>E</b>	are Supple <b>F</b>	ment Polic <sub>.</sub> G	y Plan: H	I	J	K	L	Waiting Period	Rating Methodology
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR
BANK	ERS I	LIFE A	ND CA	ASUAI	CTY C	OMPA	NY					Cus	tomer Servi (800) 621	
Region Number*	A	В	С	D	Medic <b>E</b>	are Supple <b>F</b>	ment Polic	y Plan: H	I	J	K	L	Waiting Period	Rating Methodology
05	1,890	1,890	1,626	2,018	2,196	1,404	1,581	0	0	0	0	0	0 days	AA
06	2,249	2,250	1,910	2,402	2,615	1,655	1,882	0	0	0	0	0	0 days	AA
GLOB	E LIF	E AND	ACC	IDENT	T INSU	RANC	E CO	MPAN	Y			Cus	tomer Servi 800-801-	
Region Number*	A	В	C	D	Medic <b>E</b>	are Supple <b>F</b>	ment Polic	y Plan: <b>H</b>	I	J	K	L	Waiting Period	Rating Methodology
08	1,315	1,782	1,948	0	0	1,962	0	0	0	0	0	0	60 days	AA
09	1,165	1,569	1,712	0	0	1,724	0	0	0	0	0	0	60 days	AA

Northern California Regions Group Policy Rates for Male 70 - Page 232

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

# Northern California Regions Group Policy Rates for Male, Age 70

HEAL	TH NI	ET LII	E INS	URAN	CE CO	)MPA	NY					Cu	stomer Servi (800) 944	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,092	0	1,572	0	0	1,608	1,368	0	0	2,340	0	0	0 days	AA
LIFE I	INVES	STORS	INSU	RANC	E CON	<b>IPAN</b>	Y OF A	MER	ICA			Cu	stomer Servi (800) 752	
Region											Waiting	Rating		
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,344	1,728	2,016	1,884	1,596	2,016	1,884	2,184	2,244	3,084	0	0	180 days	IA
03	1,272	1,644	1,908	1,788	1,512	1,908	1,788	2,076	2,124	2,916	0	0	180 days	] IA
MONU	JMEN	TAL I	IFE I	NSURA	NCE	COMP	ANY					Cu	stomer Servi 800-752-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	960	2,112	2,304	2,244	2,340	2,676	2,544	4,824	5,052	6,648	0	0	180 days	AA
03	912	1,992	2,184	2,124	2,220	2,532	2,412	4,572	4,788	6,300	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies'' on PAGE 243.

## Northern California Regions Group Policy Rates for Male, Age 70

### Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.320 1,704 1.980 1.848 1.752 1.980 1.848 1.872 1.896 1.932 0 0 IA 02 180 days 1,872 03 1,248 1,608 1,872 1,752 1,752 1,776 1,800 1,836 0 0 180 days IΑ 1,668 Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 22 1,603 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days **CR**

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

# Northern California Group Policy Rates For Male Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

2008 Guide to Medicare Supplement Insurance Northern California Group Policy Rates – Male Age 75

# Northern California Regions Group Policy Rates for Male, Age 75

AARP	/UNIT	ED HI	EALTH	<b>ICARI</b>	E INSU	JRAN(	CE CO	MPAN	Υ			Cus	tomer Servi 800-523-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR
BANK	ERS L	IFE A	ND C	ASUAI	TY C	OMPA	NY					Cus	tomer Servi (800) 621	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
05	2,184	2,261	1,949	2,418	2,609	1,682	1,886	0	0	0	0	0	0 days	AA
06	2,600	2,691	2,292	2,879	3,105	1,983	2,245	0	0	0	0	0	0 days	AA
GLOB	FIJF	F AND		IDFNT	INSII	RANC	F COI	ИРА N	$\overline{\mathbf{V}}$			Cus	tomer Servi	
			ACC										800-801-	
Region Number*	4		a	<b>.</b>		are Supple		1	7	-	<b>T</b> 7	-	Waiting Period	Rating Methodology
1 (0.22.002	$\boldsymbol{A}$	В	C	D	$\boldsymbol{E}$	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	101100	1/2011/04/01/SJ
08	1,447	2,078	2,244	0	0	2,259	0	0	0	0	0	0	60 days	AA
09	1,240	1,827	2,008	0	0	2,021	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

Northern California Regions Group Policy Rates for Male 75 - Page 236

# Northern California Regions Group Policy Rates for Male, Age 75

HEAL	TH NI	ET LIF	E INS	URAN	CE CO	)MPA	NY					Cus	stomer Servi (800) 944	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,296	0	1,932	0	0	2,004	1,656	0	0	3,696	0	0	0 days	AA
LIFE ]	INVES	STORS	INSU	RANC	E CON	<b>APAN</b>	Y OF A	MER	ICA			Cus	stomer Servi (800) 752	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,692	2,184	2,520	2,364	2,028	2,496	2,328	2,736	2,772	3,780	0	0	180 days	IA
03	1,608	2,064	2,388	2,244	1,920	2,364	2,208	2,592	2,616	3,588	0	0	180 days	IA
MONU	UMEN	TAL I	IFE I	NSURA	NCE	COMP	ANY					Cus	stomer Servi 800-752-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,152	2,520	2,748	2,700	2,832	3,192	3,048	5,820	6,048	7,980	0	0	180 days	AA
03	1,092	2,388	2,604	2,556	2,688	3,024	2,880	5,520	5,724	7,560	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies'' on PAGE 243.

## Northern California Regions Group Policy Rates for Male, Age 75

### Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2.124 2,460 2.328 2,232 2,448 2,280 2,340 2,364 0 0 IA 02 1.668 2,400 180 days 03 1,572 2,016 2,340 2,196 2,112 2,328 2,160 2,208 2,232 2,280 0 0 180 days IΑ Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 22 1,603 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days **CR**

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

# Northern California Group Policy Rates For Male Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

2008 Guide to Medicare Supplement Insurance Northern California Group Policy Rates – Male Age 80

# Northern California Regions Group Policy Rates for Male, Age 80

AARP	/UNIT	ED HI	EALTI	ICARI	E INSU	J <b>RAN</b> (	CE CO	MPAN	ΙΥ			Cus	tomer Servi 800-523-	
Region Number*		_	~	ı _			ment Polic		_			_	Waiting Period	Rating Methodology
rumber	A	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	1 eriou	Memodology
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR
04	1,125	1,690	1,937	1,795	1,798	1,947	1,841	1,864	1,874	2,000	894	1,234	90 days	CR
BANK	ERS I	IFE A	ND CA	ASUAI	CTY C	OMPA	NY					Cus	tomer Servi (800) 621	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
05	2,588	2,739	2,404	3,071	3,251	2,026	2,324	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	3,656	3,869	2,390	2,766	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	Y			Cus	tomer Servi 800-801-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
08	1,454	2,152	2,437	0	0	2,461	0	0	0	0	0	0	60 days	AA
09	1,247	1,845	2,088	0	0	2,109	0	0	0	0	0	0	60 days	AA

Northern California Regions Group Policy Rates for Male 80 - Page 240

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 243.

# Northern California Regions Group Policy Rates for Male, Age 80

### Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В D $\boldsymbol{E}$ F $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 1.404 0 0 0 2.028 1.872 0 0 0 01 2,208 0 3,696 AA 0 days Customer Service Number LIFE INVESTORS INSURANCE COMPANY OF AMERICA (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ I $\boldsymbol{L}$ 2,196 2,820 3,264 3,084 2,652 3,216 3,024 3,072 3,120 4,236 0 0 180 days 02 IA 2,076 3,096 2,928 2,508 3,048 2,856 2,904 2,952 4,020 0 0 180 days 03 2,664 IA Customer Service Number MONUMENTAL LIFE INSURANCE COMPANY 800-752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{J}$ D $\boldsymbol{E}$ $\boldsymbol{H}$ I $\boldsymbol{L}$ 02 2,892 0 1,236 2,700 2,952 3,036 3,420 3,276 6,240 6,480 8,556 0 180 days AA 0 03 1,164 2,556 2,796 2,748 2,868 3,240 3,108 5,904 6,144 8,112 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

# Northern California Regions Group Policy Rates for Male, Age 80

### Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,160 2,760 3.204 3.036 2,904 3.156 2,964 3,024 3,060 3.108 0 0 IA 02 180 days 2,808 03 2,040 2,616 3,036 2,868 2,748 3,000 2,856 2,892 2,952 0 0 180 days IΑ Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 22 1,603 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days **CR**

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 243.

# Northern California Region Descriptions and Company Notes For Group Policies

The purpose of this section is to provide you with a description of each company's rating region, as well as, any of the company's notes and disclaimers regarding the rates posted.

# 2008 Medicare Supplement Insurance Rates Northern California Regions Company Region Description and Rating Footnotes for Group Policies

COMPANY	AARP/United Healthcare Insurance Company
Region Numl	Per Region Description & Company's Notes
03	GROUP POLICY RATES - AARP (American Association of Retired Persons) membership is required for eligibility. GROUP POLICY RATES FOR: ALAMEDA, CONTRA COSTA, KERN, LAKE, NAPA, SACRAMENTO, SAN BERNARDINO, SAN FRANCISCO, SAN JOAQUIN, SAN LUIS OBISPO, SAN MATEO & SANTA BARBARA COUNTIES. CERTAIN RESTRICTIONS APPLY. CONTACT COMPANY FOR MORE DETAILS.
04	GROUP POLICY RATES - AARP (American Association of Retired Persons) membership is required for eligibility. GROUP POLICY RATES FOR: ALPINE, AMADOR, BUTTE, CALAVERAS, COLOUSA, DEL NORTE, EL DORADO, FRESNO, GLENN, HUMBOLDT, INYO, KINGS, LASSEN, MADERA, MARIN, MARIPOSA, MENDOCINO, MERCED, MODOC, MONO, MONTEREY, NEVADA, PLACER, PLUMAS, SAN BENITO, SANTA CLARA, SANTA CRUZ, SHASTA, SIERRA, SISKIYOU, SOLANO, SONOMA, STANISLAUS, SUTTER, TEHAMA, TRINITY, TULARE, TUOLUMNE, YOLO & YUBA. CERTAIN RESTRICTIONS APPLY. CONTACT COMPANY FOR MORE DETAILS.
COMPANY	Bankers Life and Casualty Company
Region Numl	Region Description & Company's Notes
05	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961 CONTACT COMPANY FOR MORE DETAILS.
06	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948 CONTACT COMPANY FOR MORE DETAILS.
COMPANY	Globe Life and Accident Insurance Company
Region Numl	per Region Description & Company's Notes
08	GROUP POLICY RATES FOR ZIP CODE RANGES: 940-941, 943-948 & 950-951
09	GROUP POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962 CONTACT COMPANY FOR MORE DETAILS.
COMPANY	Health Net Life Insurance Company
Region Numb	Region Description & Company's Notes

GROUP POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kern, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba.

\*REGION NUMBER: This is the geographical region that applies to the rate reported.

# 2008 Medicare Supplement Insurance Rates Northern California Regions Company Region Description and Rating Footnotes for Group Policies

## COMPANY LIFE INVESTORS INSURANCE COMPANY OF AMERICA

### Region Number Region Description & Company's Notes GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the 02 H, I and J rates are these plans without the prescription drug coverage. Contact company for more details. GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936-944 AND 949-962. Plans are marketed to members of affiliated association groups only. Please note that 03 the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details. COMPANY MONUMENTAL LIFE INSURANCE COMPANY Region Number Region Description & Company's Notes GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that 02 the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details. GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936-944 AND 949-962. Plans are marketed to members of affiliated association groups only. Please note that 03 the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details. COMPANY TRANSAMERICA LIFE INSURANCE COMPANY Region Number Region Description & Company's Notes GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the 02 H, I and J rates are these plans without the prescription drug coverage. Contact company for more details. GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936 AND 949. Plans are marketed to members of affiliated association groups only. Please note that the H, I 03 and J rates are these plans without the prescription drug coverage. Contact company for more details.

### Number D.

United American Insurance Company

Region Number

22

**COMPANY** 

Region Description & Company's Notes

GROUP POLICY RATES - COMMUNITY RATED, AVAILABLE STATEWIDE

# Southern California Individual Policy Rates For Female Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,823 2,200 2,770 3.022 2,798 3.068 2.819 0 0 0 0 0 AA01 0 days 02 1,488 1,873 2,044 1,892 1,909 2,075 1,906 0 0 0 0 0 AA 0 days 03 1,630 2,053 2,239 2,073 2,092 2,273 2,089 0 0 0 0 0 0 days AA Customer Service Number

## AETNA LIFE INSURANCE COMPANY

	~ • •	,		
800-	34	5-6	022	2

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,332	2,250	0	0	0	2,679	0	0	0	0	0		0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

# BANKERS LIFE AND CASUALTY COMPANY Customer Service Number (800) 621-3724

Region			Medicare Supplement Policy Plan:													
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology		
01	3,017	3,219	3,235	0	0	2,653	0	0	0	2,594	1,149	0	0 days	AA		
02	3,592	3,832	3,801	0	0	3,130	0	0	0	3,056	1,354	0	0 days	AA		
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA		
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA		

## BLUE CROSS OF CALIFORNIA

Customer Service Number 1-800-333-3883

Region		Medicare Supplement Policy Plan:												
Number*	$\boldsymbol{A}$	В	C	D	E	ig  F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	3,948	0	0	0	0	0	0	0	0	4,944	0	0	0 days	AA
02	0	0	2,460	0	0	2,892	0	0	0	0	0	0	60 days	AA
03	0	0	2,760	0	0	3,420	0	0	0	0	0	0	60 days	AA
04	0	0	2,604	0	0	3,216	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region		Medicare Supplement Policy Plan:												
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	6,168	7,440	8,604	7,620	0	8,616	0	11,256	13,704	0	3,684	0	0 days	AA
02	5,940	7,008	8,280	7,332	0	8,280	0	10,416	12,408	0	3,072	0	0 days	AA
03	5,664	6,684	7,896	6,996	0	7,908	0	11,364	13,872	0	3,000	0	0 days	AA
04	5,940	7,008	8,280	7,332	0	8,292	0	10,836	13,284	0	3,240	0	0 days	AA
06	5,280	6,360	7,356	6,516	0	7,368	0	8,388	10,260	0	2,976	0	0 days	AA

## COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,165	2,936	3,164	0	0	4,076	0	0	0	0	0	0	0 days	IA
03	2,322	3,235	3,442	0	0	4,445	0	0	0	0	0	0	0 days	IA
05	2,242	3,085	3,303	4,260	0	4,260	0	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

CONS	ECO I	NSUR	RANCE	E COMI	PANY							Cı	ustomer Servi (800) 541	
Region					Medio	care Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodolog
01	1,827	0	0	2,257	0	2,668	2,152	0	0	0	0	0	0 days	AA
02	1,944	0	0	2,402	0	2,838	2,290	0	0	0	0	0	0 days	AA
03	2,080	0	0	2,570	0	3,037	2,450	0	0	0	0	0	0 days	AA
04	2,235	0	0	2,762	0	3,264	2,633	0	0	0	0	0	0 days	AA
05	2,527	0	0	3,122	0	3,690	2,976	0	0	0	0	0	0 days	AA

800-880-8824 ext. 1431

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	$\boldsymbol{E}$	$oxed{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	9,077	8,389	10,481	0	0	9,322	0	0	0	0	0	0	0 days	AA
02	5,066	4,682	5,850		0	5,203	0	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	2,118	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,182	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

GENW	VORT	H LIF	E AND	ANNU	J <b>ITY I</b>	NSUR	ANCE	COM	PANY			Си	stomer Servi (877) 825	
Region					Medio	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,107	0	3,463	3,075	0	3,629	0	0	0	3,982	0	0	0 days	AA
GENW	VORT	H LIF	E INSU	JRAN(	CE CO	MPAN	Y					Си	stomer Servi 877-825-	
Region					Medio	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	$\boldsymbol{E}$	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,047	2,592	3,028	0	0	3,116	0	0	0	0	0	0	0 days	AA
02	1,484	1,879	2,195	0	0	2,259	0	0	0	0	0	0	0 days	AA
03	1,570	1,987	2,321	0	0	2,389	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	T INSU	IRANC	E CO	MPAN	Y			Си	stomer Servi	
Region					Media	care Supple	ment Polic	v Plan:					800-801- Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	<i>H</i>	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
04	1,491	2,209	2,501	0	0	2,524	0	0	0	0	0	0	0 days	AA
06	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	0 days	AA

Southern California Regions Individual Policy Rates for Female Under 65 - Page 251

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

## HEALTH NET LIFE INSURANCE COMPANY

Customer Service Number (800) 944-7287

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	J	K	$oldsymbol{L}$	Period	Methodology
04	1,632	0	2,460	0	0	2,256	2,124	3,708	0	0	0	0	0 days	AA
05	2,748	0	3,876	0	0	4,212	3,372	5,412	0	0	0	0	0 days	AA
06	2,220	0	3,264	0	0	3,540	2,820	4,692	0	0	0	0	0 days	AA
07	1,800	0	2,712	0	0	2,916	2,340	4,080	0	0	0	0	0 days	AA

## **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	3,864	4,068	4,716	0	0	4,752	0	0	0	0	2,244	3,252	90 days	AA
02	3,288	3,468	4,020	0	0	4,056	0	0	0	0	1,908	2,772	90 days	AA
03	2,736	2,892	3,348	0	0	3,372	0	0	0	0	1,596	2,304	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

# LINCOLN HERITAGE LIFE INSURANCE COMPANY

Customer Service Number 1-800-287-7319

	=												1-000-207	7517
Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,455	1,985	2,318	2,074	0	2,387	0	0	0	0	0	0	0 days	AA
02	1,343	1,832	2,140	1,914	0	2,203	0	0	0	0	0	0	0 days	AA
03	1,231	1,680	1,961	1,755	0	2,020	0	0	0	0	0	0	0 days	AA
04	1,119	1,527	1,783	1,595	0	1,836	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

# MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number 800-934-1126

	_												000-234-	1120
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,879	0	0	0	0	3,195	0	0	0	0	0	0	180 days	AA
03	2,067	0	0	0	0	3,347	0	0	0	0	0	0	180 days	AA
05	2,273	0	0	0	0	3,681	0	0	0	0	0	0	180 days	AA
06	2,505	0	0	0	0	4,057	0	0	0	0	0	0	180 days	AA
07	2,728	0	0	0	0	4,418	0	0	0	0	0	0	180 days	AA
08	3,007	0	0	0	0	4,870	0	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

### MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.717 0 0 0 2,781 3.165 0 0 0 0 0 2,000 IA 01 0 days 02 1,479 0 0 2,395 2,726 0 0 0 1,723 0 days IΑ 0 0

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# MUTUAL OF OMAHA INSURANCE COMPANY

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3,049

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Customer Service Number 1-800-316-0842

0 days

0 days

IΑ

IA

Customer Service Number

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	<i>C</i>	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,214	0	3,696	0	0	3,754	0	0	0	0	0	0	0 days	AA
02	1,874	0	3,127	0	0	3,176	0	0	0	0	0	0	0 days	AA
03	1,609	0	2,685	0	0	2,727	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

PACII	FICAR	E LIF	E AND	HEA	LTH II	NSURA	NCE (	COMI	PANY,	INC.		Cus	tomer Servi -888-202	
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,616	0	4,440	0	0	4,536	3,876	0	0	4,452	0	0	0 days	AA
02	1,980	0	3,324	0	0	3,408	2,856	0	0	3,336	0	0	0 days	AA
03	2,112	0	3,540	0	0	3,624	3,048	0	0	3,552	0	0	0 days	AA
04	1,788	0	3,084	0	0	3,156	2,640	0	0	3,096	0	0	0 days	AA
05	2,592	0	4,164	0	0	4,236	3,600	0	0	4,152	0	0	0 days	AA
07	2,880	0	4,524	0	0	4,620	3,924	0	0	4,524	0	0	0 days	AA

# PENNSYLVANIA LIFE INSURANCE COMPANY

Customer Service Number 800-275-7366

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,303	3,267	3,607	0	0	3,894	0	0	0	0	0	0	180 days	AA
03	2,763	3,920	4,329	0	0	4,672	0	0	0	0	0	0	180 days	AA
04	3,040	4,312	4,762	0	0	5,140	0	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

# PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

													1-000-440	-7100
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	AA
03	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	AA
04	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	AA
06	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	IA
07	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	IA
08	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

## STANDARD LIFE AND ACCIDENT INSURANCE COMPANY

Customer Service Number

~													888-350-	1488
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,853	3,578	4,116	3,553	3,358	3,520	3,571	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	540	0	0	0	0	0	0	0 days	AA
03	2,377	2,981	3,430	2,961	2,798	2,933	2,976	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	450	0	0	0	0	0	0	0 days	AA
05	2,473	3,101	3,567	3,079	2,910	3,050	3,095	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	468	0	0	0	0	0	0	0 days	AA
07	1,997	2,504	2,881	2,487	2,350	2,464	2,500	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	378	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY ntact Local State Farm Age Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 1.806 0 2,724 0 0 2,751 0 0 0 0 0 0 0 days AA 03 1,858 0 2,802 0 0 2,830 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

# UNITED AMERICAN INSURANCE COMPANY

Customer Service Number

0 - 1			, ,	~			, _						1-800-331	-2512
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$m{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,264	3,466	3,865	0	0	3,330	0	0	0	0	0	0	180 days	IA
02	0	0	0	0	0	1,212	0	0	0	0	0	0	180 days	IA
03	0	4,695	0	0	0	0	0	0	0	0	0	0	0 days	IA
07	1,698	2,600	2,899	0	0	2,497	0	0	0	0	0	0	180 days	IA
08	0	0	0	0	0	910	0	0	0	0	0	0	180 days	IA
09	0	3,589	0	0	0	0	0	0	0	0	0	0	0 days	IA
16	0	0	0	0	0	2,577	0	0	0	0	0	0	180 days	IA
18	0	0	0	0	0	1,933	0	0	0	0	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

# UNITED TEACHER ASSOCIATES INSURANCE COMPANY Region | Medicare Supplement Policy Plan: | Waiting | Rating | Number\* | A | B | C | D | E | F | G | H | I | J | K | L | Period | Methodology | Methodolo

Region					Medic	are Supplen	nent Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,752	3,614	4,350	0	0	4,282	0	0	2,554	2,812	0	0	180 days	AA
02	3,371	4,427	5,328	0	0	5,246	0	0	3,129	3,445	0	0	180 days	AA
03	3,990	5,240	6,307	0	0	6,209	0	0	3,704	4,078	0	0	180 days	AA

## UNITED WORLD LIFE INSURANCE COMPANY

Customer Service Number 1-877-845-0892

Customer Service Number

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	ig  F	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,864	2,242	0	0	0	2,701	0	0	0	0	0	0	0 days	AA
02	1,577	1,897	0	0	0	2,286	0	0	0	0	0	0	0 days	AA
03	1,354	1,629	0	0	0	1,963	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age Under 65

### Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 01 982 0 0 1.344 0 1.340 1.390 0 0 0 0 0 AA 0 days 02 1,064 0 1,462 0 1,458 1,508 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Individual Policy Rates For Female Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 0 01 1.280 1.614 1.839 1.630 1.644 1.910 1.642 0 0 days AA 02 866 1,091 1,244 1,103 1,112 1,110 0 0 0 0 0 0 days 1,292 AA 03 949 1,363 1,208 1,218 1,216 0 0 0 0 0 0 days 1,196 1,415 AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ D $\boldsymbol{G}$ J K B $\boldsymbol{H}$ $\boldsymbol{E}$ $\boldsymbol{L}$ 01 0 0 1,372 1,324 0 0 0 1,576 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number

	_												(000) 041	-3 <i>14</i> 4
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$m{F}$	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,919	1,845	1,836	2,083	2,131	1,466	1,558	0	0	1,365	605	874	0 days	AA
02	2,285	2,197	2,148	2,480	2,537	1,726	1,854	0	0	1,608	713	1,030	0 days	AA
03	0	0	0	0	0	654	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	770	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number **BLUE CROSS OF CALIFORNIA** 1-800-333-3883 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.104 1,284 1,356 1.380 1.740 60 days AA1,164 1,512 60 days AA 1,668 1,080 1,416 1,584 60 days AA 1,572 1,956 AA0 days 60 days AA60 days AA60 days AA 60 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Suppler	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,200	1,440	1,668	1,476	0	1,668	0	3,156	3,108	0	768	0	0 days	AA
02	1,152	1,356	1,608	1,428	0	1,608	0	3,168	3,060	0	720	0	0 days	AA
03	1,104	1,296	1,536	1,356	0	1,536	0	3,168	3,072	0	684	0	0 days	AA
04	1,152	1,356	1,608	1,428	0	1,608	0	3,024	3,012	0	720	0	0 days	AA
06	1,020	1,212	1,428	1,260	0	1,428	0	2,664	2,688	0	660	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

### COMBINED INSURANCE COMPANY OF AMERICA 800-544-5531 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.412 2.068 0 2,647 0 0 0 0 0 0 01 1.920 1.650 0 days IA 02 0 0 0 0 0 712 0 0 0 0 0 0 0 days AA 03 1,511 2,112 2,247 1,793 0 2,888 0 0 0 0 0 0 0 days IA

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1,720

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742

Customer Service Number

0 days

0 days

0 days

AA

IA

AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ D $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.156 0 0 0 0 0 0 01 0 1,428 1.785 1.362 0 0 days AA02 1,230 0 0 1,520 0 1,899 1,449 0 0 0 0 0 0 days AA 03 1,316 0 0 1,626 0 2,032 1,550 0 0 0 0 0 AA 0 days 2,184 04 1,414 0 1,747 0 0 0 0 0 0 AA0 1,666 0 days 05 1,599 0 0 1,975 0 2,468 1,883 0 0 0 0 0 0 days AA Customer Service Number CONTINENTAL GENERAL INSURANCE COMPANY 800-880-8824 ext. 1431 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{L}$ $\boldsymbol{F}$ $\boldsymbol{J}$ 01 4,521 4,175 5,218 3,823 3,094 4,644 3,900 0 0 0 0 0 AA 0 days 2,524 2,330 2,912 1,727 2,592 2,177 0 0 0 0 0 02 2,134 0 days AA 0 0 0 0 0 0 0 0 03 0 1,056 0 0 0 days AA 04 0 0 0 0 0 589 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

GENW	VORT	H LIFI	E AND	ANNU	J <b>ITY I</b>	NSURA	ANCE	COM	PANY			Cus	stomer Servi (877) 825	
Region					Medio	are Suppler	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,271	0	2,178	1,953	0	2,218	0	0	0	2,889	0	0	0 days	AA
GENV	VORT	H LIFI	E INSU	JRAN(	CE CO	MPAN	Y					Cus	stomer Servi 877-825-	
Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,290	1,553	1,871	1,556	0	1,927	0	0	0	0	0	0	0 days	AA
02	935	1,126	1,356	1,128	0	1,397	0	0	0	0	0	0	0 days	AA
03	989	1,190	1,434	1,193	0	1,478	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	ΙΥ			Cus	tomer Servi 800-801-	
Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,042	1,526	1,693	0	0	1,709	0	0	0	0	0	0	60 days	AA
03	853	1,247	1,387	0	0	1,398	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,248 2,004 2,136 0 04 948 1.308 0 1.344 1.152 0 0 days AA 05 1,572 0 2,076 0 2,028 2,220 1,800 2,916 3,144 0 0 0 days AA 06 1,296 0 1,704 0 1,680 1,860 1,500 2,532 2,772 0 0 0 0 days AA07 1,044 0 1,440 0 1,368 1,560 1,272 2,208 2,352 0 0 AA0 0 days

### **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,992	2,100	2,424	0	0	2,448	0	0	0	0	876	1,284	90 days	AA
02	1,692	1,788	2,076	0	0	2,088	0	0	0	0	756	1,092	90 days	AA
03	1,416	1,488	1,728	0	0	1,740	0	0	0	0	624	912	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

LINC	OLN H	ERIT.	AGE L	IFE IN	NSUR A	NCE (	COMP	ANY				Cus	stomer Servi 1-800-287	
Region					Medio	are Suppler	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	958	1,247	1,494	1,288	0	1,539	0	0	0	0	0	0	0 days	AA
02	884	1,151	1,379	1,189	0	1,421	0	0	0	0	0	0	0 days	AA
03	811	1,055	1,264	1,090	0	1,302	0	0	0	0	0	0	0 days	AA
04	737	959	1,149	991	0	1,184	0	0	0	0	0	0	0 days	AA

# MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number 800-934-1126

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,290	0	0	1,468	0	1,821	1,546	0	0	0	0	0	180 days	AA
03	1,419	0	0	1,538	0	1,907	1,620	0	0	0	0	0	180 days	AA
05	1,561	0	0	1,692	0	2,098	1,782	0	0	0	0	0	180 days	AA
06	1,720	0	0	1,864	0	2,312	1,964	0	0	0	0	0	180 days	AA
07	1,873	0	0	2,030	0	2,518	2,138	0	0	0	0	0	180 days	AA
08	2,065	0	0	2,238	0	2,776	2,358	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

Southern California Regions Individual Policy Rates for Female 65 - Page 272

# Southern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K D $\boldsymbol{J}$ $\boldsymbol{L}$ 0 2,019 0 0 1,455 01 1,428 2,365 0 0 0 days IA 02 1,230 0 0 1,739 2,037 0 0 0 1,253 0 days IA 03 1,292 0 0 0 1,828 2,140 0 0 0 0 1,317 0 days IA 05 1,375 0 0 1,946 2,278 0 0 1,402 0 0 0 0 0 days IA Customer Service Number

## MUTUAL OF OMAHA INSURANCE COMPANY

1-800-316-0842

Region					Medic	are Supplei	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,394	0	2,327	2,534	0	2,364	1,909	0	0	0	0	0	0 days	AA
02	1,180	0	1,969	2,144	0	2,000	1,615	0	0	0	0	0	0 days	AA
03	1,013	0	1,691	1,841	0	1,717	1,387	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC. 888-202-4340 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F I $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 0 01 1.320 0 1.824 0 1.860 1.632 0 1.824 0 days AA02 972 0 1,428 0 0 1,440 0 0 0 0 0 days 1,632 1,596 AA 03 1,056 0 1,428 0 0 1,344 0 0 1,488 0 0 1,512 AA 0 days 04 900 0 1,476 0 0 1,332 0 0 0 0 AA1,500 1,476 0 days 05 1,296 0 1,632 0 0 1,740 1,560 0 0 1,704 0 0 AA 0 days 07 1,440 0 1,848 0 0 1,884 1,668 0 0 0 0 AA1,848 0 days Customer Service Number PENNSYLVANIA LIFE INSURANCE COMPANY 800-275-7366 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ В D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ 1,450 1,956 2,230 0 2,408 2,191 0 0 0 0 0 180 days AA 02 1,957 1,740 0 0 180 days 03 2,348 2,676 2,348 0 2,889 2,629 0 0 0 AA 1,914 2,944 2,892 04 2,582 2,583 0 3,178 0 0 0 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

# PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

4				3.7 11									
<b>A</b>				Меаіс	are Supplei	ment Policy	Plan:					Waiting	Rating
$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	$\boldsymbol{H}$	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
1,197	1,480	0	0	0	1,975	1,619	0	0	0	0	0	0 days	AA
1,361	1,682	0	0	0	2,244	1,840	0	0	0	0	0	0 days	AA
1,850	2,288	0	0	0	3,052	2,502	0	0	0	0	0	0 days	AA
1,379	1,730	0	0	0	2,326	1,907	0	0	0	0	0	0 days	IA
1,568	1,966	0	0	0	2,643	2,167	0	0	0	0	0	0 days	IA
2,132	2,674	0	0	0	3,595	2,947	0	0	0	0	0	0 days	IA
]	1,197 1,361 1,850 1,379	1,197     1,480       1,361     1,682       1,850     2,288       1,379     1,730       1,568     1,966	1,197     1,480     0       1,361     1,682     0       1,850     2,288     0       1,379     1,730     0       1,568     1,966     0	1,197     1,480     0     0       1,361     1,682     0     0       1,850     2,288     0     0       1,379     1,730     0     0       1,568     1,966     0     0	1,197     1,480     0     0     0       1,361     1,682     0     0     0       1,850     2,288     0     0     0       1,379     1,730     0     0     0       1,568     1,966     0     0     0	1,197     1,480     0     0     0     1,975       1,361     1,682     0     0     0     2,244       1,850     2,288     0     0     0     3,052       1,379     1,730     0     0     0     2,326       1,568     1,966     0     0     0     2,643	1,197     1,480     0     0     0     1,975     1,619       1,361     1,682     0     0     0     2,244     1,840       1,850     2,288     0     0     0     3,052     2,502       1,379     1,730     0     0     0     2,326     1,907       1,568     1,966     0     0     0     2,643     2,167	1,197     1,480     0     0     0     1,975     1,619     0       1,361     1,682     0     0     0     2,244     1,840     0       1,850     2,288     0     0     0     3,052     2,502     0       1,379     1,730     0     0     0     2,326     1,907     0       1,568     1,966     0     0     2,643     2,167     0	1,197     1,480     0     0     0     1,975     1,619     0     0       1,361     1,682     0     0     0     2,244     1,840     0     0       1,850     2,288     0     0     0     3,052     2,502     0     0       1,379     1,730     0     0     0     2,326     1,907     0     0       1,568     1,966     0     0     0     2,643     2,167     0     0	1,197     1,480     0     0     0     1,975     1,619     0     0     0       1,361     1,682     0     0     0     2,244     1,840     0     0     0       1,850     2,288     0     0     0     3,052     2,502     0     0     0       1,379     1,730     0     0     0     2,326     1,907     0     0     0       1,568     1,966     0     0     0     2,643     2,167     0     0     0	1,197     1,480     0     0     0     1,975     1,619     0     0     0     0       1,361     1,682     0     0     0     2,244     1,840     0     0     0     0       1,850     2,288     0     0     0     3,052     2,502     0     0     0     0       1,379     1,730     0     0     0     2,326     1,907     0     0     0     0       1,568     1,966     0     0     2,643     2,167     0     0     0     0	1,197     1,480     0     0     0     1,975     1,619     0     0     0     0     0       1,361     1,682     0     0     0     2,244     1,840     0     0     0     0     0       1,850     2,288     0     0     0     3,052     2,502     0     0     0     0     0       1,379     1,730     0     0     0     2,326     1,907     0     0     0     0       1,568     1,966     0     0     2,643     2,167     0     0     0     0	1,197       1,480       0       0       1,975       1,619       0       0       0       0       0       0 days         1,361       1,682       0       0       0       2,244       1,840       0       0       0       0       0       0 days         1,850       2,288       0       0       0       3,052       2,502       0       0       0       0       0 days         1,379       1,730       0       0       0       2,326       1,907       0       0       0       0       0 days         1,568       1,966       0       0       0       2,643       2,167       0       0       0       0       0 days

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number STANDARD LIFE AND ACCIDENT INSURANCE COMPANY 888-350-1488 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ K В $\boldsymbol{E}$ G $\boldsymbol{H}$ D $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,363 1.928 2,021 0 0 0 0 01 1.638 2,054 2,040 2,050 0 0 days AA02 0 0 0 0 0 310 0 0 0 0 0 0 0 days AA 03 1,365 1,712 1,969 1,700 1,607 1,684 1,709 0 0 0 0 0 AA 0 days 04 0 0 0 0 0 258 0 0 0 0 0 0 AA0 days 05 1,420 1,780 2,048 1,768 1,671 1,751 1,777 0 0 0 0 0 0 days AA 0 0 0 0 0 0 0 0 0 0 0 06 269 0 days AA1,428 1,435 0 0 0 0 0 07 1,147 1,438 1,654 1,349 1,415 0 days AA 08 0 0 0 0 0 217 0 0 0 0 0 0 0 days AA

## STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Customer Service Number
ntact Local State Farm Age

Region					Medic	are Suppler	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	$\boldsymbol{C}$	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
02	1,056	0	1,593	0	0	1,609	0	0	0	0	0	0	0 days	AA
03	1,086	0	1,639	0	0	1,655	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the

"Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

Southern California Regions Individual Policy Rates for Female 65 - Page 276

# Southern California Regions Individual Policy Rates for Female, Age 65

Customer Service Number

### UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 1.770 0 0 3,070 0 0 0 0 10 0 0 2,738 0 60 days IΑ 0 0 0 0 0 806 0 0 0 0 0 0 60 days 11 AA 14 1,327 0 0 0 0 2,303 2,054 0 0 0 0 0 60 days IA 15 0 0 0 605 0 0 0 0 0 60 days AA0 0 0 19 0 2,400 2,613 2,563 0 0 0 0 0 0 0 0 AA 0 days 21 0 1,960 1,922 0 0 0 0 0 0 0 0 1,799 0 days AA Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ B D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ 1,702 2,046 2,336 0 2,300 1,912 0 1,340 0 0 180 days AA 01 1,942 1,475 2,085 0 180 days 02 2,507 2,861 2,379 0 2,817 2,342 0 1,642 1,807 0 AA 2,468 1,943 03 2,967 3,387 2,816 0 3,335 2,772 0 2,139 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 65

### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.224 0 0 1.774 0 0 0 0 0 01 1,472 0 1.587 0 days AA 02 1,036 0 0 0 1,343 0 0 0 0 0 0 days 1,246 1,501 AA 03 889 1,070 0 0 0 1,289 1,153 0 0 0 0 0 0 days AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ B D $\boldsymbol{H}$ $\boldsymbol{E}$ 0 01 982 0 1,344 0 1,340 1,390 0 0 0 0 0 0 days AA1,064 1,458 1,508 02 0 0 0 0 0 0 0 0 1,462 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Individual Policy Rates For Female Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Individual Policy Rates for Female, Age 70

### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,262 2,057 0 0 0 0 0 01 1.601 2.018 2,039 2,324 2.053 0 days AA 02 1,083 1,529 1,379 1,391 1,388 0 0 0 0 0 0 days 1,365 1,572 AA 03 1,187 1,511 1,524 1,722 1,521 0 0 0 0 0 0 days 1,496 1,676 AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B D $\boldsymbol{G}$ K $\boldsymbol{H}$ J $\boldsymbol{E}$ $\boldsymbol{L}$ 01 2,059 0 0 1,792 1,729 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

# BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

													(000) 021-3724	
Region Number*	Medicare Supplement Policy Plan:													Rating
	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,180	2,179	2,168	2,498	2,533	1,781	1,918	0	0	1,684	746	1,078	0 days	AA
02	2,595	2,594	2,540	2,974	3,015	2,098	2,284	0	0	1,984	879	1,270	0 days	AA
03	0	0	0	0	0	780	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	919	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

### Customer Service Number **BLUE CROSS OF CALIFORNIA** 1-800-333-3883 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.452 1,824 1.812 1.932 2.352 60 days AA1,536 2,160 2,376 60 days AA 1,452 2,040 2,244 60 days AA 2,640 2,124 AA0 days 60 days AA 60 days AA60 days AA 60 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region	Medicare Supplement Policy Plan:													Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,632	1,980	2,280	2,016	0	2,388	0	3,936	3,876	0	1,068	0	0 days	AA
02	1,572	1,860	2,196	1,944	0	2,268	0	3,852	3,780	0	996	0	0 days	AA
03	1,500	1,776	2,100	1,860	0	2,172	0	3,924	3,720	0	936	0	0 days	AA
04	1,572	1,860	2,196	1,944	0	2,268	0	3,924	3,720	0	984	0	0 days	AA
06	1,404	1,656	1,956	1,728	0	2,028	0	3,360	3,192	0	900	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

COMBINED INSURANCE COMPANY OF AMERICA

1,793

0

1,720

0

0

0

0

0

3,064

981

2,935

941

03

04

05

06

1,595

0

1,542

0

2,240

0

2,137

0

2,384

0

2,287

0

### 800-544-5531 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2.193 0 2,809 0 0 0 0 0 0 01 1.486 2.036 1.650 0 days IA 903 02 0 0 0 0 0 0 0 0 0 0 0 0 days AA

0

0

0

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0

0

0

0

Customer Service Number

0 days

0 days

0 days

0 days

IA

AA

IA

AA

\*REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ D $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.233 0 0 0 0 0 0 01 0 1.522 1.880 1.452 0 0 days AA02 1,312 0 0 0 2,000 1,544 0 0 0 0 0 0 days 1,619 AA 03 1,404 0 0 1,733 0 2,140 1,652 0 0 0 0 0 AA 0 days 04 1,509 0 1,862 0 2,300 1,776 0 0 0 0 0 AA0 0 days 05 1,705 0 0 2,105 0 2,600 2,008 0 0 0 0 0 0 days AA Customer Service Number CONTINENTAL GENERAL INSURANCE COMPANY 800-880-8824 ext. 1431 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{L}$ $\boldsymbol{F}$ $\boldsymbol{J}$ 01 5,472 5,055 6,323 3,743 5,622 4,728 0 0 0 0 0 AA4,625 0 days 3,054 2,821 3,529 2,089 3,138 2,639 0 0 0 0 0 02 2,581 0 days AA 0 0 0 0 0 0 0 0 03 1,277 0 0 0 0 days AA 04 0 0 0 0 0 713 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

GENV	VORT	H LIFI	E AND	ANNU	J <b>ITY I</b>	NSURA	ANCE	COM	PANY			Cus	stomer Servi (877) 825	
Region					Medio	care Suppler	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,390	0	2,398	2,170	0	2,451	0	0	0	3,128	0	0	0 days	AA
GENV	VORT	H LIF	E INSU	JRAN(	CE CO	MPAN	Y					Cus	stomer Servi 877-825-	
Region					Medio	care Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,522	1,846	2,189	1,852	0	2,256	0	0	0	0	0	0	0 days	AA
02	1,103	1,338	1,587	1,342	0	1,636	0	0	0	0	0	0	0 days	AA
03	1,167	1,415	1,678	1,420	0	1,730	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	ΙΥ			Cus	stomer Servi 800-801-	
Region					Medic	care Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,348	1,830	2,060	0	0	2,013	0	0	0	0	0	0	60 days	AA
03	1,138	1,552	1,692	0	0	1,704	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

### Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ G $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 1,452 2,268 2,472 0 0 04 1.068 1.500 0 1.512 1.308 0 0 days AA 05 1,800 0 2,376 0 2,316 2,064 3,648 0 0 2,520 3,312 0 days AA 06 1,452 0 1,968 0 1,932 2,124 1,728 2,892 3,084 0 0 0 0 days AA 07 0 0 1,440 2,496 2,724 0 0 1,176 1,656 1,596 1,788 0 0 days AA

### **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

													1-000-072	- <i>1 4 ) -</i>
Region					Medic	are Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,944	2,052	2,376	0	0	2,400	0	0	0	0	1,128	1,644	90 days	AA
02	1,656	1,752	2,028	0	0	2,040	0	0	0	0	960	1,404	90 days	AA
03	1,380	1,464	1,692	0	0	1,704	0	0	0	0	804	1,164	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K D $\boldsymbol{J}$ $\boldsymbol{L}$ 1.079 1,676 0 0 0 0 0 0 01 1.412 1,461 1.728 0 days AA 1,349 02 996 1,303 1,547 0 0 0 0 0 0 days 1,595 AA 03 913 1,195 1,418 1,236 0 0 0 0 0 0 1,462 0 days AA04 830 1,289 1,124 0 1,329 0 0 0 0 AA1,086 0 0 0 days

# MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number 800-934-1126

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,595	0	0	1,852	0	2,215	1,951	0	0	0	0	0	180 days	AA
03	1,755	0	0	1,940	0	2,320	2,044	0	0	0	0	0	180 days	AA
05	1,930	0	0	2,134	0	2,552	2,248	0	0	0	0	0	180 days	AA
06	2,127	0	0	2,352	0	2,813	2,477	0	0	0	0	0	180 days	AA
07	2,317	0	0	2,560	0	3,063	2,698	0	0	0	0	0	180 days	AA
08	2,554	0	0	2,823	0	3,376	2,974	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

Southern California Regions Individual Policy Rates for Female 70 - Page 288

# Southern California Regions Individual Policy Rates for Female, Age 70

### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K D $\boldsymbol{J}$ $\boldsymbol{L}$ 1.595 2,336 0 01 0 2,687 0 1,663 0 days IA 02 1,374 0 2,012 0 0 1,433 0 days 2,314 IA 03 1,443 0 0 0 2,114 2,432 0 0 0 1,505 0 days IA 05 1,536 0 0 2,251 2,589 0 0 1,602 0 0 0 0 0 days IA

## MUTUAL OF OMAHA INSURANCE COMPANY

Customer Service Number 1-800-316-0842

	_												1-000-310	J-UU <b>-1</b> 2
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,653	0	2,760	3,005	0	2,803	2,264	0	0	0	0	0	0 days	AA
02	1,399	0	2,335	2,542	0	2,372	1,915	0	0	0	0	0	0 days	AA
03	1,201	0	2,005	2,183	0	2,036	1,644	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

PACII	FICAR	E LIF	E AND	<b>HEA</b> I	LTH I	NSUR A	NCE (	COM	PANY,	INC.		Cu	stomer Servi -888-202	
Region		1			Medic	care Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,656	0	2,352	0	0	2,388	2,112	0	0	2,340	0	0	0 days	AA
02	1,260	0	2,064	0	0	2,124	1,896	0	0	2,076	0	0	0 days	AA
03	1,332	0	2,124	0	0	2,088	1,848	0	0	2,052	0	0	0 days	AA
04	1,116	0	1,920	0	0	1,968	1,728	0	0	1,932	0	0	0 days	AA
05	1,632	0	2,184	0	0	2,388	2,136	0	0	2,340	0	0	0 days	AA
07	1,812	0	2,412	0	0	2,460	2,172	0	0	2,412	0	0	0 days	AA
PENN	SYLV	ANIA	LIFE I	NSUR	ANCE	COM	PANY					Cu	stomer Servi 800-275-	
Region					Medic	care Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	J	K	$oldsymbol{L}$	Period	Methodology
02	1,710	2,324	2,607	2,329	0	2,817	2,581	0	0	0	0	0	180 days	AA
03	2,052	2,789	3,129	2,795	0	3,381	3,098	0	0	0	0	0	180 days	S AA
04	2,257	3,068	3,442	3,075	0	3,719	3,407	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

# PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

													1-000-220	)- <b>21</b> 00
					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
1	1,418	1,762	0	0	0	2,364	1,937	0	0	0	0	0	0 days	AA
1	1,611	2,002	0	0	0	2,687	2,201	0	0	0	0	0	0 days	AA
2	2,191	2,722	0	0	0	3,653	2,994	0	0	0	0	0	0 days	AA
1	1,543	1,916	0	0	0	2,614	2,143	0	0	0	0	0	0 days	IA
1	1,753	2,177	0	0	0	2,970	2,435	0	0	0	0	0	0 days	IA
2	2,384	2,961	0	0	0	4,039	3,311	0	0	0	0	0	0 days	IA
1	1,753	2,177	0	0	0	2,970	2,435	0	0	0	0		0	0 0 days

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

DARD	LIFE	AND A	ACCID	ENT I	NSUR.	ANCE	COM	PANY			Cus		
				Medic	are Supple	ment Policy	Plan:					Waiting	Rating
$\boldsymbol{A}$	В	C	D	$\boldsymbol{E}$	$m{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
1,676	2,102	2,418	2,088	1,973	2,068	2,098	0	0	0	0	0	0 days	AA
0	0	0	0	0	317	0	0	0	0	0	0	0 days	AA
1,397	1,752	2,015	1,740	1,644	1,723	1,748	0	0	0	0	0	0 days	AA
0	0	0	0	0	264	0	0	0	0	0	0	0 days	AA
1,453	1,822	2,096	1,809	1,710	1,792	1,818	0	0	0	0	0	0 days	AA
0	0	0	0	0	275	0	0	0	0	0	0	0 days	AA
1,173	1,471	1,693	1,461	1,381	1,447	1,469	0	0	0	0	0	0 days	AA
0	0	0	0	0	222	0	0	0	0	0	0	0 days	AA
	A 1,676 0 1,397 0 1,453 0 1,173	A     B       1,676     2,102       0     0       1,397     1,752       0     0       1,453     1,822       0     0       1,173     1,471	A         B         C           1,676         2,102         2,418           0         0         0           1,397         1,752         2,015           0         0         0           1,453         1,822         2,096           0         0         0           1,173         1,471         1,693	A         B         C         D           1,676         2,102         2,418         2,088           0         0         0         0           1,397         1,752         2,015         1,740           0         0         0         0           1,453         1,822         2,096         1,809           0         0         0         0           1,173         1,471         1,693         1,461	A         B         C         D         E           1,676         2,102         2,418         2,088         1,973           0         0         0         0         0           1,397         1,752         2,015         1,740         1,644           0         0         0         0         0           1,453         1,822         2,096         1,809         1,710           0         0         0         0         0           1,173         1,471         1,693         1,461         1,381	A         B         C         D         E         F           1,676         2,102         2,418         2,088         1,973         2,068           0         0         0         0         317           1,397         1,752         2,015         1,740         1,644         1,723           0         0         0         0         264           1,453         1,822         2,096         1,809         1,710         1,792           0         0         0         0         275           1,173         1,471         1,693         1,461         1,381         1,447	A         B         C         D         E         F         G           1,676         2,102         2,418         2,088         1,973         2,068         2,098           0         0         0         0         317         0           1,397         1,752         2,015         1,740         1,644         1,723         1,748           0         0         0         0         264         0           1,453         1,822         2,096         1,809         1,710         1,792         1,818           0         0         0         0         275         0           1,173         1,471         1,693         1,461         1,381         1,447         1,469	A         B         C         D         E         F         G         H           1,676         2,102         2,418         2,088         1,973         2,068         2,098         0           0         0         0         0         317         0         0           1,397         1,752         2,015         1,740         1,644         1,723         1,748         0           0         0         0         0         264         0         0           1,453         1,822         2,096         1,809         1,710         1,792         1,818         0           0         0         0         0         275         0         0           1,173         1,471         1,693         1,461         1,381         1,447         1,469         0	A         B         C         D         E         F         G         H         I           1,676         2,102         2,418         2,088         1,973         2,068         2,098         0         0           0         0         0         0         317         0         0         0           1,397         1,752         2,015         1,740         1,644         1,723         1,748         0         0           0         0         0         0         264         0         0         0           1,453         1,822         2,096         1,809         1,710         1,792         1,818         0         0           0         0         0         0         275         0         0         0           1,173         1,471         1,693         1,461         1,381         1,447         1,469         0         0	A         B         C         D         E         F         G         H         I         J           1,676         2,102         2,418         2,088         1,973         2,068         2,098         0         0         0           0         0         0         0         317         0         0         0         0           1,397         1,752         2,015         1,740         1,644         1,723         1,748         0         0         0           0         0         0         0         264         0         0         0         0           1,453         1,822         2,096         1,809         1,710         1,792         1,818         0         0         0           0         0         0         0         275         0         0         0         0           1,173         1,471         1,693         1,461         1,381         1,447         1,469         0         0         0	A         B         C         D         E         F         G         H         I         J         K           1,676         2,102         2,418         2,088         1,973         2,068         2,098         0	DARD LIFE AND ACCIDENT INSURANCE COMPANY           Medicare Supplement Policy Plan:           A         B         C         D         E         F         G         H         I         J         K         L           1,676         2,102         2,418         2,088         1,973         2,068         2,098         0         0         0         0         0           0         0         0         0         317         0         0         0         0         0         0           1,397         1,752         2,015         1,740         1,644         1,723         1,748         0         0         0         0         0           0         0         0         0         264         0         0         0         0         0           1,453         1,822         2,096         1,809         1,710         1,792         1,818         0         0         0         0         0           0         0         0         0         0         0         0         0         0         0         0         0           1,453         1,471         1,693         1,461         1	Medicare Supplement Policy Plan:         Waiting Period           A         B         C         D         E         F         G         H         I         J         K         L         Waiting Period           1,676         2,102         2,418         2,088         1,973         2,068         2,098         0

# STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Customer Service Number
ntact Local State Farm Age

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	$\boldsymbol{C}$	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
02	1,331	0	2,007	0	0	2,027	0	0	0	0	0	0	0 days	AA
03	1,369	0	2,065	0	0	2,085	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

Southern California Regions Individual Policy Rates for Female 70 - Page 292

# Southern California Regions Individual Policy Rates for Female, Age 70

### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 3.272 0 0 0 0 10 1.866 0 0 2.923 0 60 days IΑ 0 0 0 0 0 0 0 0 0 0 0 60 days 11 1,062 AA 14 1,399 0 0 0 0 2,454 2,192 0 0 0 0 0 60 days IA 15 0 0 0 797 0 0 0 0 0 60 days AA0 0 0 19 0 3,179 3,450 3,408 0 0 0 0 0 0 0 0 AA 0 days 21 0 2,589 0 0 0 0 0 0 0 0 2,383 2,555 0 days AA Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ B D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ 1,931 2,328 2,665 2,625 0 1,590 0 0 180 days AA01 2,216 0 2,183 1,750 2,365 3,215 0 180 days 02 2,852 3,264 2,715 0 2,674 0 1,947 2,143 0 AA 2,800 2,537 03 3,376 3,864 3,214 0 3,806 3,165 0 2,305 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 70

### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.391 0 0 0 0 0 0 0 01 1.674 2.017 1.804 0 days AA 02 1,177 0 0 0 1,707 1,527 0 0 0 0 0 0 days 1,416 AA 03 1,011 0 0 0 1,311 0 0 0 0 0 0 days 1,216 1,465 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ J K $\boldsymbol{L}$ B D $\boldsymbol{H}$ 0 01 1,148 0 1,570 0 1,570 1,624 0 0 0 0 0 0 days AA1,244 1,704 1,764 0 0 0 0 0 0 0 02 0 1,712 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Individual Policy Rates For Female Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Individual Policy Rates for Female, Age 75

### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,610 2,382 2,403 0 0 0 0 0 01 1.872 2,359 2,673 2,399 0 days AA 1,611 02 1,266 1,765 1,622 0 0 0 0 0 0 days 1,595 1,625 1,808 AA 03 1,387 1,934 1,781 1,981 1,778 0 0 0 0 0 0 days 1,748 1,765 AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B D $\boldsymbol{G}$ K $\boldsymbol{H}$ J $\boldsymbol{E}$ $\boldsymbol{L}$ 01 2,118 2,522 0 0 2,195 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

# BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number

	_												(900) 041	-3 <i>14</i> -
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,546	2,633	2,627	3,074	3,079	2,169	2,374	0	0	2,080	922	1,332	0 days	AA
02	3,031	3,135	3,081	3,660	3,666	2,557	2,826	0	0	2,450	1,086	1,569	0 days	AA
03	0	0	0	0	0	934	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,100	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

### Customer Service Number **BLUE CROSS OF CALIFORNIA** 1-800-333-3883 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.824 2,352 2,316 2,484 2,964 60 days AA1,932 2,676 2,964 60 days AA1,824 2,520 2,796 60 days AA2,652 3,300 AA0 days 60 days AA60 days AA60 days AA 1,044 60 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medica	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,124	2,568	2,964	2,628	0	3,084	0	4,680	4,848	0	1,560	0	0 days	AA
02	2,052	2,412	2,856	2,532	0	2,928	0	4,260	4,464	0	1,308	0	0 days	AA
03	1,956	2,304	2,724	2,412	0	2,796	0	4,392	4,560	0	1,272	0	0 days	AA
04	2,052	2,412	2,856	2,532	0	2,928	0	4,464	4,500	0	1,380	0	0 days	AA
06	1,824	2,196	2,532	2,244	0	2,616	0	4,008	3,888	0	1,260	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

COMBINED INSURANCE COMPANY OF AMERICA

2,340

0

3,644

03

1,901

2,655

2,825

### 800-544-5531 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 01 1.774 2,411 2,597 0 0 0 0 0 0 0 2.153 3,340 0 days IA 1,109 02 0 0 0 0 0 0 0 0 0 0 0 0 days AA

Customer Service Number

0 days

IA

04 0 0 0 0 0 1,205 0 0 0 0 0 0 AA0 days 05 1,839 2,532 2,711 2,245 0 3,493 0 0 0 0 0 0 0 days IA 06 0 0 0 0 0 1,156 0 0 0 0 0 0 AA0 days

0

0

0

0

0

0

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ D $\boldsymbol{J}$ $\boldsymbol{L}$ 0 1.687 0 0 0 0 01 1.433 0 1.770 2.125 0 0 days AA02 1,524 0 0 1,882 0 1,795 0 0 0 0 0 0 days 2,261 AA 03 1,631 0 0 2,014 0 2,419 1,921 0 0 0 0 0 AA 0 days 04 1,753 0 2,064 0 0 0 0 0 AA0 2,165 0 2,165 0 days 05 1,982 0 0 2,939 0 2,939 2,333 0 0 0 0 0 0 days AA Customer Service Number CONTINENTAL GENERAL INSURANCE COMPANY 800-880-8824 ext. 1431 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{L}$ $\boldsymbol{F}$ $\boldsymbol{J}$ 01 6,310 5,824 7,278 5,330 5,442 0 0 0 0 0 AA4,313 6,476 0 days 3,522 4,062 2,975 2,407 3,037 0 0 0 0 0 02 3,251 3,614 0 days AA 0 0 0 0 0 0 0 0 03 1,471 0 0 0 0 days AA 04 0 0 0 0 0 821 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

GENV	VORT	H LIFI	E AND	ANNU	J <b>ITY I</b>	NSURA	ANCE	COM	PANY			Cu	stomer Servi (877) 825	
Region					Medio	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,548	0	2,649	2,382	0	2,752	0	0	0	3,387	0	0	0 days	AA
GENV	VORT	H LIFI	E INSU	JRAN(	CE CO	MPAN	Y					Си	stomer Servi 877-825-	
Region					Medio	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,770	2,174	2,552	2,188	0	2,630	0	0	0	0	0	0	0 days	AA
02	1,283	1,576	1,850	1,586	0	1,907	0	0	0	0	0	0	0 days	AA
03	1,357	1,667	1,957	1,677	0	2,017	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	ΙΥ			Cu	stomer Servi	
Region					Medio	care Supple	ment Polic	v Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,483	2,136	2,305	0	0	2,319	0	0	0	0	0	0	60 days	AA
03	1,214	1,790	1,992	0	0	2,006	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

### Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,800 1.800 1.572 0 04 1.260 1.836 0 2,760 3.036 0 0 days AA 05 2,148 0 2,892 0 2,808 2,556 3,948 4,632 0 0 0 days 3,144 AA 06 1,728 0 2,448 0 2,400 2,136 3,480 3,924 0 0 0 2,616 0 days AA07 1,392 0 0 1,980 2,208 1,728 3,036 3,336 0 0 AA2,016 0 0 days

### **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	$\boldsymbol{D}$	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,244	2,364	2,748	0	0	2,760	0	0	0	0	1,308	1,896	90 days	AA
02	1,908	2,016	2,340	0	0	2,352	0	0	0	0	1,116	1,608	90 days	AA
03	1,596	1,680	1,944	0	0	1,968	0	0	0	0	924	1,344	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K D $\boldsymbol{J}$ $\boldsymbol{L}$ 1.257 1,955 0 0 0 0 0 0 01 1,665 1.728 2.015 0 days AA 02 1,160 1,537 1,805 1,595 0 0 0 0 0 0 0 days 1,860 AA 03 1,064 1,409 1,654 1,462 0 1,705 0 0 0 0 0 AA0 days 04 1,281 1,504 1,329 0 0 0 0 0 AA967 1,550 0 0 0 days

# MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number

800-934-1126

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,800	0	0	2,202	0	2,602	2,318	0	0	0	0	0	180 days	AA
03	1,980	0	0	2,307	0	2,726	2,428	0	0	0	0	0	180 days	AA
05	2,178	0	0	2,537	0	2,999	2,671	0	0	0	0	0	180 days	AA
06	2,401	0	0	2,796	0	3,305	2,943	0	0	0	0	0	180 days	AA
07	2,614	0	0	3,045	0	3,599	3,205	0	0	0	0	0	180 days	AA
08	2,882	0	0	3,357	0	3,967	3,534	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

Southern California Regions
Individual Policy Rates for Female 75 - Page 304

# Southern California Regions Individual Policy Rates for Female, Age 75

### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K D $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,528 0 0 0 01 1,680 0 2,900 0 1.774 0 days IA 02 1,447 0 0 2,177 0 0 0 1,528 0 days 2,498 IA 03 1,520 0 0 0 2,288 2,625 0 0 0 1,606 0 days IA 05 0 0 2,435 2,794 0 0 1,709 1,618 0 0 0 0 0 days IA

## MUTUAL OF OMAHA INSURANCE COMPANY

Customer Service Number 1-800-316-0842

Region					Medic	are Supplei	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	$\boldsymbol{H}$	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,923	0	3,210	3,495	0	3,259	2,633	0	0	0	0	0	0 days	AA
02	1,627	0	2,716	2,957	0	2,758	2,228	0	0	0	0	0	0 days	AA
03	1,397	0	2,332	2,539	0	2,368	1,913	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

### Customer Service Number PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC. 888-202-4340 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F I $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 0 01 1.824 0 2,880 0 2.868 2.532 0 2,820 0 days AA02 1,380 0 2,376 0 0 2,148 0 0 0 0 0 days 2,424 2,376 AA 03 1,476 0 2,508 0 0 2,280 0 0 2,520 0 0 2,568 AA 0 days 04 1,260 0 2,196 0 0 2,256 1,992 0 0 0 0 AA2,208 0 days 05 1,812 0 2,820 0 0 2,988 2,652 0 0 2,940 0 0 AA 0 days 07 2,016 0 2,652 0 0 2,532 0 0 0 0 2,868 2,820 0 days AA Customer Service Number PENNSYLVANIA LIFE INSURANCE COMPANY 800-275-7366 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ В D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ 1,990 2,739 3,040 0 3,286 3,020 0 0 0 0 0 180 days AA02 2,750 0 0 180 days 03 2,388 3,287 3,648 3,300 0 3,943 3,625 0 0 0 AA 3,987 04 2,627 3,616 4,012 3,630 0 4,338 0 0 0 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

# PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number

	_												1-000-220	-7100
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,582	1,955	0	0	0	2,714	2,225	0	0	0	0	0	0 days	AA
03	1,798	2,222	0	0	0	3,084	2,528	0	0	0	0	0	0 days	AA
04	2,445	3,021	0	0	0	4,194	3,439	0	0	0	0	0	0 days	AA
06	1,679	2,072	0	0	0	2,944	2,415	0	0	0	0	0	0 days	IA
07	1,908	2,354	0	0	0	3,345	2,744	0	0	0	0	0	0 days	IA
08	2,595	3,202	0	0	0	4,549	3,732	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

DARD	LIFE	AND A	ACCID	ENT I	NSUR.	ANCE	COM	PANY			Cu		
				Medic	are Supple	ment Policy	Plan:					Waiting	Rating
$\boldsymbol{A}$	В	C	D	$\boldsymbol{E}$	$m{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
1,925	2,414	2,777	2,397	2,265	2,375	2,409	0	0	0	0	0	0 days	AA
0	0	0	0	0	364	0	0	0	0	0	0	0 days	AA
1,604	2,012	2,314	1,998	1,888	1,979	2,008	0	0	0	0	0	0 days	AA
0	0	0	0	0	304	0	0	0	0	0	0	0 days	AA
1,668	2,092	2,407	2,078	1,963	2,058	2,088	0	0	0	0	0	0 days	AA
0	0	0	0	0	316	0	0	0	0	0	0	0 days	AA
1,347	1,690	1,944	1,678	1,586	1,662	1,687	0	0	0	0	0	0 days	AA
0	0	0	0	0	255	0	0	0	0	0	0	0 days	AA
	A 1,925 0 1,604 0 1,668 0 1,347	A     B       1,925     2,414       0     0       1,604     2,012       0     0       1,668     2,092       0     0       1,347     1,690	A         B         C           1,925         2,414         2,777           0         0         0           1,604         2,012         2,314           0         0         0           1,668         2,092         2,407           0         0         0           1,347         1,690         1,944	A         B         C         D           1,925         2,414         2,777         2,397           0         0         0         0           1,604         2,012         2,314         1,998           0         0         0         0           1,668         2,092         2,407         2,078           0         0         0         0           1,347         1,690         1,944         1,678	A         B         C         D         E           1,925         2,414         2,777         2,397         2,265           0         0         0         0         0           1,604         2,012         2,314         1,998         1,888           0         0         0         0         0           1,668         2,092         2,407         2,078         1,963           0         0         0         0         0           1,347         1,690         1,944         1,678         1,586	A         B         C         D         E         F           1,925         2,414         2,777         2,397         2,265         2,375           0         0         0         0         364           1,604         2,012         2,314         1,998         1,888         1,979           0         0         0         0         304           1,668         2,092         2,407         2,078         1,963         2,058           0         0         0         0         316           1,347         1,690         1,944         1,678         1,586         1,662	A         B         C         D         E         F         G           1,925         2,414         2,777         2,397         2,265         2,375         2,409           0         0         0         0         364         0           1,604         2,012         2,314         1,998         1,888         1,979         2,008           0         0         0         0         304         0           1,668         2,092         2,407         2,078         1,963         2,058         2,088           0         0         0         0         316         0           1,347         1,690         1,944         1,678         1,586         1,662         1,687	A         B         C         D         E         F         G         H           1,925         2,414         2,777         2,397         2,265         2,375         2,409         0           0         0         0         0         364         0         0           1,604         2,012         2,314         1,998         1,888         1,979         2,008         0           0         0         0         0         304         0         0           1,668         2,092         2,407         2,078         1,963         2,058         2,088         0           0         0         0         0         316         0         0           1,347         1,690         1,944         1,678         1,586         1,662         1,687         0	A         B         C         D         E         F         G         H         I           1,925         2,414         2,777         2,397         2,265         2,375         2,409         0         0           0         0         0         0         364         0         0         0           1,604         2,012         2,314         1,998         1,888         1,979         2,008         0         0           0         0         0         0         304         0         0         0           1,668         2,092         2,407         2,078         1,963         2,058         2,088         0         0           0         0         0         0         316         0         0         0           1,347         1,690         1,944         1,678         1,586         1,662         1,687         0         0	A         B         C         D         E         F         G         H         I         J           1,925         2,414         2,777         2,397         2,265         2,375         2,409         0         0         0           0         0         0         0         364         0         0         0         0           1,604         2,012         2,314         1,998         1,888         1,979         2,008         0         0         0           0         0         0         0         304         0         0         0         0           1,668         2,092         2,407         2,078         1,963         2,058         2,088         0         0         0           0         0         0         0         316         0         0         0         0           1,347         1,690         1,944         1,678         1,586         1,662         1,687         0         0         0	A         B         C         D         E         F         G         H         I         J         K           1,925         2,414         2,777         2,397         2,265         2,375         2,409         0	JARD LIFE AND ACCIDENT INSURANCE COMPANY           Medicare Supplement Policy Plan:           A         B         C         D         E         F         G         H         I         J         K         L           1,925         2,414         2,777         2,397         2,265         2,375         2,409         0         0         0         0         0           0         0         0         0         364         0         0         0         0         0         0           1,604         2,012         2,314         1,998         1,888         1,979         2,008         0         0         0         0         0           0         0         0         0         304         0         0         0         0         0         0           1,668         2,092         2,407         2,078         1,963         2,058         2,088         0         0         0         0         0           0         0         0         0         316         0         0         0         0         0         0           1,347         1,690         1,944         1,678 <td< td=""><td>Medicare Supplement Policy Plan:         Waiting Period           A         B         C         D         E         F         G         H         I         J         K         L         Waiting Period           1,925         2,414         2,777         2,397         2,265         2,375         2,409         0</td></td<>	Medicare Supplement Policy Plan:         Waiting Period           A         B         C         D         E         F         G         H         I         J         K         L         Waiting Period           1,925         2,414         2,777         2,397         2,265         2,375         2,409         0

# STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Customer Service Number
ntact Local State Farm Age

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	$\boldsymbol{C}$	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,542	0	2,325	0	0	2,349	0	0	0	0	0	0	0 days	AA
03	1,586	0	2,393	0	0	2,416	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the

"Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

Southern California Regions Individual Policy Rates for Female 75 - Page 308

# Southern California Regions Individual Policy Rates for Female, Age 75

Customer Service Number

### UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 0 0 0 10 1.866 0 0 3.330 2,976 0 60 days IΑ 0 0 0 0 0 0 0 0 0 0 0 60 days 11 1,171 AA 14 1,399 0 0 0 0 2,497 2,232 0 0 0 0 0 60 days IA 15 0 0 0 0 878 0 0 0 0 0 60 days AA0 0 3,758 19 0 3,433 3,727 0 0 0 0 0 0 0 0 AA 0 days 21 0 2,819 2,795 0 0 0 0 0 0 0 0 2,576 0 days AA Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ B D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,281 2,780 3,198 3,150 2,630 0 1,849 2,035 0 0 180 days AA01 2,670 0 2,794 0 0 180 days 02 3,406 3,918 3,271 0 3,859 3,222 0 2,265 2,493 AA 3,307 3,872 03 4,031 4,637 0 4,567 3,814 0 2,681 2,950 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 75

### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 0 2.099 0 0 0 0 0 01 1.619 1.947 0 2,346 0 days AA 02 1,370 0 0 0 1,776 0 0 0 0 0 0 days 1,648 1,985 AA 03 1,176 0 0 0 1,705 1,525 0 0 0 0 0 0 days 1,415 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{G}$ J K $\boldsymbol{L}$ D $\boldsymbol{H}$ $\boldsymbol{E}$ 0 01 1,370 0 1,874 0 1,872 1,938 0 0 0 0 0 0 days AA1,486 2,042 2,034 2,106 0 0 0 0 0 0 0 02 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Individual Policy Rates For Female Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Individual Policy Rates for Female, Age 80

### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,854 2,647 0 0 0 0 01 2.061 2.598 2,623 2,890 2,642 0 0 days AA 02 1,394 1,930 1,774 1,790 1,787 0 0 0 0 0 0 days 1,757 1,954 AA 03 1,527 1,925 2,115 1,944 1,961 1,958 0 0 0 0 0 0 days 2,141 AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B D $\boldsymbol{G}$ J K $\boldsymbol{H}$ $\boldsymbol{E}$ $\boldsymbol{L}$ 01 2,250 2,679 0 0 2,332 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 80

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

													(000) 021	J/47
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	$\boldsymbol{H}$	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	3,017	3,219	3,235	3,843	3,798	2,653	2,954	0	0	2,594	1,149	1,661	0 days	AA
02	3,592	3,832	3,801	4,575	4,522	3,130	3,517	0	0	3,056	1,354	1,956	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 80

### Customer Service Number **BLUE CROSS OF CALIFORNIA** 1-800-333-3883 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.824 2,388 2,400 3.000 2.508 60 days AA1,932 2,736 3,000 60 days AA1,824 2,580 2,832 60 days AA2,760 3,324 AA0 days 60 days AA60 days AA60 days AA 1,116 60 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 80

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	L	Period	Methodology
01	2,424	2,952	3,432	3,060	0	3,444	0	5,364	5,676	0	2,040	0	0 days	AA
02	2,292	2,796	3,252	2,892	0	3,252	0	4,884	5,304	0	1,704	0	0 days	AA
03	2,172	2,640	3,072	2,736	0	3,084	0	5,028	5,532	0	1,656	0	0 days	AA
04	2,268	2,760	3,216	2,868	0	3,228	0	5,172	5,136	0	1,800	0	0 days	AA
06	2,064	2,520	2,928	2,616	0	2,940	0	4,644	4,656	0	1,656	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 80

# COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number

												800-544-	3331
				Medic	are Suppler	ment Polic	y Plan:					Waiting	Rating
$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
2,004	2,720	2,930	2,447	0	3,774	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	1,301	0	0	0	0	0	0	0 days	AA
2,149	2,994	3,186	2,659	0	4,116	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	1,414	0	0	0	0	0	0	0 days	AA
2,075	2,857	3,058	2,551	0	3,945	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	1,356	0	0	0	0	0	0	0 days	AA
	2,004 0 2,149 0 2,075	2,004     2,720       0     0       2,149     2,994       0     0       2,075     2,857	2,004     2,720     2,930       0     0     0       2,149     2,994     3,186       0     0     0       2,075     2,857     3,058	2,004     2,720     2,930     2,447       0     0     0     0       2,149     2,994     3,186     2,659       0     0     0     0       2,075     2,857     3,058     2,551	A         B         C         D         E           2,004         2,720         2,930         2,447         0           0         0         0         0         0           2,149         2,994         3,186         2,659         0           0         0         0         0         0           2,075         2,857         3,058         2,551         0	A         B         C         D         E         F           2,004         2,720         2,930         2,447         0         3,774           0         0         0         0         0         1,301           2,149         2,994         3,186         2,659         0         4,116           0         0         0         0         1,414           2,075         2,857         3,058         2,551         0         3,945	A         B         C         D         E         F         G           2,004         2,720         2,930         2,447         0         3,774         0           0         0         0         0         1,301         0           2,149         2,994         3,186         2,659         0         4,116         0           0         0         0         0         1,414         0           2,075         2,857         3,058         2,551         0         3,945         0	2,004     2,720     2,930     2,447     0     3,774     0     0       0     0     0     0     0     1,301     0     0       2,149     2,994     3,186     2,659     0     4,116     0     0       0     0     0     0     1,414     0     0       2,075     2,857     3,058     2,551     0     3,945     0     0	A         B         C         D         E         F         G         H         I           2,004         2,720         2,930         2,447         0         3,774         0         0         0           0         0         0         0         1,301         0         0         0           2,149         2,994         3,186         2,659         0         4,116         0         0         0           0         0         0         0         1,414         0         0         0           2,075         2,857         3,058         2,551         0         3,945         0         0         0	A         B         C         D         E         F         G         H         I         J           2,004         2,720         2,930         2,447         0         3,774         0         0         0         0         0           0         0         0         0         1,301         0         0         0         0           2,149         2,994         3,186         2,659         0         4,116         0         0         0         0           0         0         0         0         1,414         0         0         0         0           2,075         2,857         3,058         2,551         0         3,945         0         0         0         0	A         B         C         D         E         F         G         H         I         J         K           2,004         2,720         2,930         2,447         0         3,774         0	A         B         C         D         E         F         G         H         I         J         K         L           2,004         2,720         2,930         2,447         0         3,774         0	A         B         C         D         E         F         G         H         I         J         K         L         Waiting Period           2,004         2,720         2,930         2,447         0         3,774         0

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 80

### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ D $\boldsymbol{J}$ $\boldsymbol{L}$ 1.599 0 0 0 0 0 0 01 0 1.976 2,335 1.885 0 days AA1,701 02 0 0 2,102 0 2,484 2,005 0 0 0 0 0 0 days AA 03 1,821 0 0 2,249 0 2,658 2,145 0 0 0 0 0 AA 0 days 04 1,957 0 2,417 0 2,857 2,306 0 0 0 0 0 AA0 0 days 2,606 05 2,212 0 0 2,733 0 3,230 0 0 0 0 0 0 days AA Customer Service Number CONTINENTAL GENERAL INSURANCE COMPANY 800-880-8824 ext. 1431 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{L}$ $\boldsymbol{F}$ $\boldsymbol{J}$ 01 6,908 6,381 7,979 5,842 4,728 7,095 5,962 0 0 0 0 0 AA0 days 3,856 4,453 3,260 2,639 3,960 3,328 0 0 0 0 0 02 3,562 0 days AA 0 0 0 0 0 0 0 0 03 1,613 0 0 0 0 days AA 04 0 0 0 0 0 900 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 80

GENV	VORT	H LIFI	E AND	ANNU	J <b>ITY I</b>	NSUR	ANCE	COM	PANY			Cu	stomer Servi (877) 825	
Region					Medio	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,699	0	2,903	2,594	0	2,905	0	0	0	3,601	0	0	0 days	AA
GENV	VORT	H LIFI	E INSU	JRAN(	CE CO	MPAN	Y					Си	stomer Servi 877-825-	
Region					Medio	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,939	2,420	2,831	2,444	0	2,916	0	0	0	0	0	0	0 days	AA
02	1,406	1,755	2,052	1,772	0	2,114	0	0	0	0	0	0	0 days	AA
03	1,487	1,856	2,170	1,874	0	2,236	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	١Y			Си	stomer Servi	
Region					Medio	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,491	2,209	2,501	0	0	2,524	0	0	0	0	0	0	60 days	AA
03	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 80

### Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ В $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K D $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,100 2,052 1.992 1.788 0 04 1,404 0 3.144 3.516 0 0 days AA 05 2,388 0 3,288 0 3,192 2,916 5,316 0 0 3,588 4,476 0 days AA 06 1,920 0 2,772 0 2,724 3,000 2,424 3,936 4,560 0 0 0 0 days AA07 1,548 0 2,316 0 2,256 2,496 3,864 0 0 AA1,968 3,456 0 0 days

# **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
01	2,484	2,616	3,036	0	0	3,060	0	0	0	0	1,440	2,088	90 days	AA
02	2,112	2,232	2,592	0	0	2,604	0	0	0	0	1,224	1,788	90 days	AA
03	1,764	1,860	2,160	0	0	2,172	0	0	0	0	1,020	1,488	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Female, Age 80

### Customer Service Number LINCOLN HERITAGE LIFE INSURANCE COMPANY 1-800-287-7319 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K D $\boldsymbol{J}$ $\boldsymbol{L}$ 1.378 2,167 0 0 0 0 0 01 1.854 1.931 2.232 0 days AA 02 1,272 2,000 1,782 0 0 0 0 0 0 days 1,711 2,060 AA 03 1,166 1,834 1,634 0 1,889 0 0 0 0 0 1,569 0 days AA04 0 0 0 0 AA1,060 1,426 1,667 1,485 1,717 0 0 0 0 days

# MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number 800-934-1126

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,879	0	0	2,501	0	2,928	2,629	0	0	0	0	0	180 days	AA
03	2,067	0	0	2,620	0	3,067	2,755	0	0	0	0	0	180 days	AA
05	2,273	0	0	2,882	0	3,374	3,030	0	0	0	0	0	180 days	AA
06	2,505	0	0	3,176	0	3,719	3,339	0	0	0	0	0	180 days	AA
07	2,728	0	0	3,458	0	4,049	3,636	0	0	0	0	0	180 days	AA
08	3,007	0	0	3,812	0	4,464	4,009	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

Southern California Regions Individual Policy Rates for Female 80 - Page 320

# Southern California Regions Individual Policy Rates for Female, Age 80

### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K D $\boldsymbol{J}$ $\boldsymbol{L}$ 1.699 2,680 0 01 0 3.055 0 1.873 0 days IA 02 1,463 0 2,308 0 0 1,613 0 days 2,631 IA 03 1,538 0 0 0 2,425 2,765 0 0 0 1,695 0 days IA 05 1,637 0 0 2,582 2,944 0 0 1,804 0 0 0 0 0 days IA

## MUTUAL OF OMAHA INSURANCE COMPANY

Customer Service Number 1-800-316-0842

	_												1-000-310	)-UU <b>T</b> 2
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,214	0	3,696	4,024	0	3,754	3,032	0	0	0	0	0	0 days	AA
02	1,874	0	3,127	3,405	0	3,176	2,565	0	0	0	0	0	0 days	AA
03	1,609	0	2,685	2,923	0	2,727	2,203	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC. 888-202-4340 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F I $\boldsymbol{J}$ $\boldsymbol{L}$ 1.932 0 2,796 0 0 0 01 0 3,084 0 3.144 0 3,084 0 days AA02 1,440 0 0 0 2,400 0 0 0 0 0 days 2,628 2,688 2,640 AA 03 1,536 0 2,640 0 0 2,844 2,568 0 0 2,784 0 0 AA 0 days 04 1,308 0 2,472 0 0 2,544 2,244 0 0 0 0 AA2,496 0 days 05 1,896 0 3,024 0 0 3,216 3,012 0 0 3,144 0 0 AA 0 days 07 2,100 0 3,024 0 0 2,844 0 0 0 0 AA3,216 3,144 0 days Customer Service Number PENNSYLVANIA LIFE INSURANCE COMPANY 800-275-7366 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ В D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ 02 2,182 3,050 3,374 3,071 0 3,642 3,347 0 0 0 0 0 180 days AA 0 0 180 days 03 2,618 3,660 4,049 3,685 0 4,370 4,016 0 0 0 AA 2,880 4,454 4,418 04 4,026 4,054 0 4,807 0 0 0 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

### Southern California Regions Individual Policy Rates for Female, Age 80

# PHYSICIANS LIFE INSURANCE COMPANY Customer Service Number 1-800-228-9100

	=												1-000-220	7100
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,727	2,182	0	0	0	3,088	2,533	0	0	0	0	0	0 days	AA
03	1,962	2,480	0	0	0	3,509	2,878	0	0	0	0	0	0 days	AA
04	2,668	3,372	0	0	0	4,772	3,914	0	0	0	0	0	0 days	AA
06	1,813	2,294	0	0	0	3,323	2,726	0	0	0	0	0	0 days	IA
07	2,060	2,606	0	0	0	3,776	3,098	0	0	0	0	0	0 days	IA
08	2,802	3,545	0	0	0	5,136	4,213	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Regions Individual Policy Rates for Female, Age 80

STAN	DARD	LIFE	AND A	ACCID	ENT I	NSUR	ANCE	COM	<b>IPANY</b>			Cu	stomer Servi	
Region					Medic	are Supple	ment Policy	Plan:					888-350- <i>Waiting</i>	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,292	2,874	3,307	2,855	2,698	2,828	2,869	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	434	0	0	0	0	0	0	0 days	AA
03	1,910	2,395	2,756	2,379	2,248	2,356	2,391	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	361	0	0	0	0	0	0	0 days	AA
05	1,987	2,491	2,866	2,474	2,338	2,451	2,486	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	376	0	0	0	0	0	0	0 days	AA
07	1,605	2,012	2,315	1,998	1,888	1,979	2,008	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	304	0	0	0	0	0	0	0 days	AA

### STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Customer Service Number
ntact Local State Farm Age

Region					Medic	are Supplen	ent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	$\boldsymbol{C}$	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,732	0	2,612	0	0	2,638	0	0	0	0	0	0	0 days	AA
03	1,782	0	2,687	0	0	2,714	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the

"Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

Southern California Regions Individual Policy Rates for Female 80 - Page 324

## Southern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 0 0 0 10 1.866 0 0 3.330 2,976 0 60 days IΑ 0 0 0 0 0 0 0 0 0 0 0 60 days 11 1,212 AA 14 1,399 0 0 0 0 2,497 2,232 0 0 0 0 0 60 days IA 15 0 0 0 0 910 0 0 0 0 0 0 60 days AA0 19 0 3,466 3,865 3,836 0 0 0 0 0 0 0 0 AA 0 days 21 0 2,899 2,877 0 0 0 0 0 0 0 0 2,600 0 days AA Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ B D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ 2,519 3,115 3,601 3,022 0 3,545 2,975 0 2,129 2,344 0 0 180 days AA 01 0 0 180 days 02 3,086 3,816 4,411 3,702 0 4,343 3,645 0 2,608 2,871 AA 3,087 03 3,653 4,516 5,221 4,382 0 5,141 4,314 0 3,398 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

### Southern California Regions Individual Policy Rates for Female, Age 80

#### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 0 0 0 01 1.766 2.123 0 2.559 2.289 0 days AA 02 1,494 1,797 0 0 0 1,937 0 0 0 0 0 0 days 2,165 AA 03 1,283 0 0 0 1,859 1,663 0 0 0 0 0 0 days 1,543 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ J K $\boldsymbol{L}$ B D $\boldsymbol{H}$ $\boldsymbol{E}$ 0 01 1,590 0 2,172 0 2,170 2,246 0 0 0 0 0 0 days AA1,720 2,442 02 0 0 0 0 0 0 0 0 2,368 2,356 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Individual Policy Rates For Male Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,528 3.186 3,476 3.218 3.246 3.528 3.241 0 0 0 0 0 AA 01 0 days 02 1,710 2,154 2,351 2,176 2,195 2,386 2,192 0 0 0 0 0 AA 0 days 03 1,874 2,361 2,576 2,384 2,405 2,614 2,402 0 0 0 0 0 0 days AA

### **AETNA LIFE INSURANCE COMPANY**

Customer Service Number

800	0-3 <sup>4</sup>	45-	60	22
OU	U-J-	TJ-	vv	_

	Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating	
	Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	$\boldsymbol{C}$	$\boldsymbol{D}$	$\boldsymbol{E}$	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology	
L																
	01	2,328	2,250	0	0	0	2,679	0	0	0	0	0		0 days	AA	

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age Under 65

#### BANKERS LIFE AND CASUALTY COMPANY (800) 621-3724 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 3.017 3.219 3.235 0 0 2,653 0 0 0 2,594 1.149 0 AA 01 0 days 02 3,592 3,832 3,801 0 0 3,130 0 3,056 1,354 0 0 0 AA 0 days

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### **BLUE CROSS OF CALIFORNIA**

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1,120

1,319

03

04

0

0

Customer Service Number 1-800-333-3883

0 days

0 days

AA

AA

Customer Service Number

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	3,948	0	0	0	0	0	0	0	0	4,944	0	0	0 days	AA
02	0	0	2,460	0	0	2,892	0	0	0	0	0	0	60 days	AA
03	0	0	2,760	0	0	3,420	0	0	0	0	0	0	60 days	AA
04	0	0	2,604	0	0	3,216	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medica	are Supplem	ent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	<b>C</b>	D	E	$\boldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	6,168	7,440	8,604	7,620	0	8,616	0	11,256	13,704	0	3,684	0	0 days	AA
02	5,940	7,008	8,280	7,332	0	8,280	0	10,416	12,408	0	3,072	0	0 days	AA
03	5,664	6,684	7,896	6,996	0	7,908	0	11,364	13,872	0	3,000	0	0 days	AA
04	5,940	7,008	8,280	7,332	0	8,292	0	10,836	13,284	0	3,240	0	0 days	AA
06	5,280	6,360	7,356	6,516	0	7,368	0	8,388	10,260	0	2,976	0	0 days	AA

### COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

Region					Medic	are Supplen	nent Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,165	2,936	3,164	0	0	4,076	0	0	0	0	0	0	0 days	IA
03	2,322	3,235	3,442	0	0	4,445	0	0	0	0	0	0	0 days	IA
05	2,242	3,085	3,303	4,260	0	4,260	0	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2.285 0 0 2.821 0 3.175 2,690 0 0 0 0 0 AA 01 0 days 02 2,431 0 3,001 3,377 2,862 0 0 0 0 0 0 days 0 0 AA 03 2,601 0 0 3,212 0 3,614 3,062 0 0 0 0 0 AA 0 days 2,795 0 0 3,452 0 3,884 3,291 0 0 0 0 0 04 0 days AA 05 3,160 0 0 3,902 0 4,390 3,721 0 0 0 0 0 0 days AACustomer Service Number

### CONTINENTAL GENERAL INSURANCE COMPANY

800-880-8824 ext. 1431

Region					Medic	are Supplem	ent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
01	10,121	9,354	11,687	0	0	10,394	0	0	0	0	0	0	0 days	AA
02	5,649	5,221	6,523			5,802	0	0	0	0	0	0	0 days	AA
03	0	0	0	0	0	2,361	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,318	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age Under 65

GENW	ORT	H LIFI	E AND	ANNU	J <b>ITY I</b>	NSUR	ANCE	COM	PANY			Cus	stomer Servi (877) 825	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	${m F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,107	0	3,463	3,075	0	3,629	0	0	0	3,982	0	0	0 days	AA
GENW	ORT	H LIFI	E INSU	RAN(	CE CO	MPAN	Y					Cus	stomer Servi 877-825-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	${m F}$	G	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
01	2,354	2,981	3,482	0	0	3,584	0	0	0	0	0	0	0 days	AA
02	1,707	2,161	2,525	0	0	2,599	0	0	0	0	0	0	0 days	AA
03	1,805	2,285	2,670	0	0	2,748	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	Y			Cus	stomer Servi 800-801-	
Region					Medic	are Supple	ment Polic	v Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
04	1,491	2,209	2,501	0	0	2,524	0	0	0	0	0	0	0 days	AA
06	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

### HEALTH NET LIFE INSURANCE COMPANY

Customer Service Number (800) 944-7287

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	$\boldsymbol{\mathit{B}}$	C	D	E	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
04	1,632	0	2,460	0	0	2,256	2,124	3,708	0	0	0	0	0 days	AA
05	2,748	0	3,876	0	0	4,212	3,372	5,412	0	0	0	0	0 days	AA
06	2,220	0	3,264	0	0	3,540	2,820	4,692	0	0	0	0	0 days	AA
07	1,800	0	2,712	0	0	2,916	2,340	4,080	0	0	0	0	0 days	AA

### **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	4,752	5,016	5,808	0	0	5,856	0	0	0	0	2,760	4,008	90 days	AA
02	4,044	4,272	4,956	0	0	4,992	0	0	0	0	2,352	3,408	90 days	AA
03	3,372	3,552	4,128	0	0	4,152	0	0	0	0	1,956	2,844	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

### LINCOLN HERITAGE LIFE INSURANCE COMPANY

Customer Service Number 1-800-287-7319

													1-000-207	7017
Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,673	2,283	2,664	2,384	0	2,744	0	0	0	0	0	0	0 days	AA
02	1,544	2,107	2,459	2,201	0	2,533	0	0	0	0	0	0	0 days	AA
03	1,416	1,932	2,254	2,017	0	2,322	0	0	0	0	0	0	0 days	AA
04	1,287	1,756	2,049	1,834	0	2,111	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

## MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number 800-934-1126

	•												0UU-93 <del>4</del> -	1120
Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,161	0	0	0	0	3,675	0	0	0	0	0	0	180 days	AA
03	2,377	0	0	0	0	3,850	0	0	0	0	0	0	180 days	AA
05	2,614	0	0	0	0	4,235	0	0	0	0	0	0	180 days	AA
06	2,881	0	0	0	0	4,667	0	0	0	0	0	0	180 days	AA
07	3,137	0	0	0	0	5,082	0	0	0	0	0	0	180 days	AA
08	3,459	0	0	0	0	5,603	0	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.717 0 0 0 2,781 3.165 0 0 0 0 0 2,000 IA 01 0 days 02 1,479 0 0 2,395 2,726 0 0 0 1,723 0 days IΑ 0 0 03 1,554 0 0 0 2,517 2,864 0 0 0 0 0 1,810 IΑ 0 days 05 1,654 0 0 0 2,680 3,049 0 0 0 0 0 1,927 0 days IA

### MUTUAL OF OMAHA INSURANCE COMPANY

Customer Service Number 1-800-316-0842

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	<i>C</i>	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,545	0	4,248	0	0	4,315	0	0	0	0	0	0	0 days	AA
02	2,154	0	3,594	0	0	3,651	0	0	0	0	0	0	0 days	AA
03	1,849	0	3,086	0	0	3,134	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC. 888-202-4340 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ 2,616 0 4,440 0 0 4.536 3,876 0 0 4,452 0 0 AA 01 0 days 02 1,980 0 3,324 0 3,408 2,856 0 0 3,336 0 0 0 AA 0 days 03 2,112 0 3,540 0 0 3,624 3,048 0 0 3,552 0 0 AA0 days 1,788 0 3,084 0 0 2,640 0 0 3,096 0 0 04 3,156 0 days AA05 2,592 0 4,164 0 0 3,600 0 0 0 0 4,236 4,152 0 days AA07 2,880 0 4,524 0 0 3,924 0 0 0 0 4,620 4,524 0 days AA

### PENNSYLVANIA LIFE INSURANCE COMPANY

Customer Service Number 800-275-7366

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	ig  F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,533	3,593	3,968	0	0	4,282	0	0	0	0	0	0	180 days	AA
03	3,040	4,312	4,762	0	0	5,139	0	0	0	0	0	0	180 days	AA
04	3,344	4,743	5,238	0	0	5,653	0	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

### PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

	_												1-000-220	7100
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	AA
03	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	AA
04	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	AA
06	2,117	2,947	0	0	0	3,941	3,300	0	0	0	0	0	0 days	IA
07	2,405	3,349	0	0	0	4,479	3,750	0	0	0	0	0	0 days	IA
08	3,271	4,555	0	0	0	6,091	5,100	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

### STANDARD LIFE AND ACCIDENT INSURANCE COMPANY

Customer Service Number

													888-350-	1400
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	3,046	3,820	4,394	3,793	3,585	3,758	3,812	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	576	0	0	0	0	0	0	0 days	AA
03	2,538	3,183	3,662	3,161	2,987	3,131	3,177	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	480	0	0	0	0	0	0	0 days	AA
05	2,640	3,310	3,808	3,288	3,107	3,257	3,304	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	499	0	0	0	0	0	0	0 days	AA
07	2,132	2,674	3,076	2,655	2,509	2,630	2,669	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	403	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY ntact Local State Farm Age Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 02 1.806 0 2,724 0 0 2,751 0 0 0 0 0 0 AA 0 days 03 1,858 0 2,802 0 0 2,830 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

### UNITED AMERICAN INSURANCE COMPANY

Customer Service Number

													1-800-331	
Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,264	3,466	3,865	0	0	3,330	0	0	0	0	0	0	180 days	IA
02	0	0	0	0	0	1,212	0	0	0	0	0	0	180 days	IA
03	0	4,695	0	0	0	0	0	0	0	0	0	0	0 days	IA
07	1,698	2,600	2,899	0	0	2,497	0	0	0	0	0	0	180 days	IA
08	0	0	0	0	0	910	0	0	0	0	0	0	180 days	IA
09	0	3,589	0	0	0	0	0	0	0	0	0	0	0 days	IA
16	0	0	0	0	0	2,577	0	0	0	0	0	0	180 days	IA
18	0	0	0	0	0	1,933	0	0	0	0	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

### Southern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K В $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 3,166 4.155 5.002 0 0 4,924 0 2.935 3.232 0 0 AA01 0 180 days 02 3,878 5,090 6,128 0 0 6,032 0 3,596 3,960 0 0 180 days 0 AA 03 4,591 6,025 7,253 0 0 7,140 0 0 4,256 4,687 0 0 180 days AA Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY

1	۱-	8	77	7-	84	1	5	·-	0	8	(	)2	)	

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,142	2,577	0	0	0	3,105	0	0	0	0	0	0	0 days	AA
02	1,813	2,180	0	0	0	2,627	0	0	0	0	0	0	0 days	AA
03	1,557	1,872	0	0	0	2,256	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age Under 65

#### Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Region Waiting Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 01 982 0 0 1.344 0 1.340 1.390 0 0 0 0 0 AA 0 days 02 1,064 0 1,462 0 1,458 1,508 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

## Southern California Individual Policy Rates For Male Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

2008 Guide to Medicare Supplement Insurance Southern California Individual Policy Rates – Male Age 65

## Southern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,116 1,892 0 0 0 0 01 1.473 1.856 1.875 2.195 1.888 0 0 days AA 02 996 1,431 1,279 1,277 0 0 0 0 0 0 days 1,255 1,268 1,484 AA 03 1,092 1,375 1,389 1,402 1,399 0 0 0 0 0 0 days 1,568 1,626 AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ D $\boldsymbol{G}$ J K B $\boldsymbol{H}$ $\boldsymbol{E}$ $\boldsymbol{L}$ 01 0 0 1,372 1,324 0 0 0 1,576 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 65

# BANKERS LIFE AND CASUALTY COMPANY Customer Service Number (800) 621-3724

	_												(000) 021	01-1
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	$\boldsymbol{H}$	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,919	1,845	1,836	2,083	2,131	1,466	1,558	0	0	1,365	605	874	0 days	AA
02	2,285	2,197	2,148	2,480	2,537	1,726	1,854	0	0	1,608	713	1,030	0 days	AA
03	0	0	0	0	0	654	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	770	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number **BLUE CROSS OF CALIFORNIA** 1-800-333-3883 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.104 1,284 1,356 1.380 1.740 60 days AA1,164 1,512 60 days AA 1,668 1,080 1,416 1,584 60 days AA 1,572 1,956 AA0 days 60 days AA60 days AA60 days AA 60 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 65

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Suppler	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,200	1,440	1,668	1,476	0	1,668	0	3,156	3,108	0	768	0	0 days	AA
02	1,152	1,356	1,608	1,428	0	1,608	0	3,168	3,060	0	720	0	0 days	AA
03	1,104	1,296	1,536	1,356	0	1,536	0	3,168	3,072	0	684	0	0 days	AA
04	1,152	1,356	1,608	1,428	0	1,608	0	3,024	3,012	0	720	0	0 days	AA
06	1,020	1,212	1,428	1,260	0	1,428	0	2,664	2,688	0	660	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 65

### COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number

				Medic	are Suppler	nent Polic	y Plan:					Waiting	Rating
$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
1,412	1,920	2,068	1,650	0	2,647	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	712	0	0	0	0	0	0	0 days	AA
1,511	2,112	2,247	1,793	0	2,888	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	773	0	0	0	0	0	0	0 days	AA
1,462	2,014	2,156	1,720	0	2,769	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	742	0	0	0	0	0	0	0 days	AA
	1,412 0 1,511 0 1,462	1,412     1,920       0     0       1,511     2,112       0     0       1,462     2,014	1,412     1,920     2,068       0     0     0       1,511     2,112     2,247       0     0     0       1,462     2,014     2,156	1,412     1,920     2,068     1,650       0     0     0     0       1,511     2,112     2,247     1,793       0     0     0     0       1,462     2,014     2,156     1,720	A         B         C         D         E           1,412         1,920         2,068         1,650         0           0         0         0         0         0           1,511         2,112         2,247         1,793         0           0         0         0         0         0           1,462         2,014         2,156         1,720         0	A         B         C         D         E         F           1,412         1,920         2,068         1,650         0         2,647           0         0         0         0         712           1,511         2,112         2,247         1,793         0         2,888           0         0         0         0         773           1,462         2,014         2,156         1,720         0         2,769	A         B         C         D         E         F         G           1,412         1,920         2,068         1,650         0         2,647         0           0         0         0         0         712         0           1,511         2,112         2,247         1,793         0         2,888         0           0         0         0         0         773         0           1,462         2,014         2,156         1,720         0         2,769         0	1,412     1,920     2,068     1,650     0     2,647     0     0       0     0     0     0     0     712     0     0       1,511     2,112     2,247     1,793     0     2,888     0     0       0     0     0     0     773     0     0       1,462     2,014     2,156     1,720     0     2,769     0     0	A         B         C         D         E         F         G         H         I           1,412         1,920         2,068         1,650         0         2,647         0         0         0           0         0         0         0         712         0         0         0           1,511         2,112         2,247         1,793         0         2,888         0         0         0           0         0         0         0         773         0         0         0           1,462         2,014         2,156         1,720         0         2,769         0         0         0	A         B         C         D         E         F         G         H         I         J           1,412         1,920         2,068         1,650         0         2,647         0         0         0         0           0         0         0         0         712         0         0         0         0           1,511         2,112         2,247         1,793         0         2,888         0         0         0         0           0         0         0         0         773         0         0         0         0           1,462         2,014         2,156         1,720         0         2,769         0         0         0         0	A         B         C         D         E         F         G         H         I         J         K           1,412         1,920         2,068         1,650         0         2,647         0	A         B         C         D         E         F         G         H         I         J         K         L           1,412         1,920         2,068         1,650         0         2,647         0	A         B         C         D         E         F         G         H         I         J         K         L         Period           1,412         1,920         2,068         1,650         0         2,647         0 </td

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 65

CONS	ECO I	INSUR	ANCE	COM	PANY							Cus	tomer Servi (800) 541		
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating	
Number*	$\boldsymbol{A}$	В	$\boldsymbol{C}$	D	E	$m{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology	
01	1,272	0	0	1,571	0	1,928	1,498	0	0	0	0	0	0 days	AA	
02	1,353	0	0	1,672	0	2,051	1,593	0	0	0	0	0	0 days	AA	
03	1,448	0	0	1,789	0	2,194	1,705	0	0	0	0	0	0 days	AA	
04	1,556	0	0	1,923	0	2,358	1,832	0	0	0	0	0	0 days	AA	
05	1,759	0	0	2,173	0	2,666	2,071	0	0	0	0	0	0 days	AA	
CONT	CONTINENTAL GENERAL INSURANCE COMPANY  Customer Service Number 800-880-8824 ext. 1431														
Region					Medic	are Supple	ment Polic	y Plan:				000	Waiting	Rating	
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology	
01	5,041	4,655	5,818	4,262	3,450	5,178	4,349	0	0	0	0	0	0 days	AA	
02	2,814	2,598	3,247	2,379	1,925	2,890	2,427	0	0	0	0	0	0 days	AA	
03	0	0	0	0	0	1,177	0	0	0	0	0	0	0 days	AA	
04	0	0	0	0	0	657	0	0	0	0	0	0	0 days	AA	

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 65

GENV	VORT	Cu	stomer Servi (877) 825											
Region					Medic	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,271	0	2,178	1,953	0	2,218	0	0	0	2,889	0	0	0 days	AA
GENWORTH LIFE INSURANCE COMPANY  87														ce Number 9337
Region					Medio	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,483	1,786	2,150	1,790	0	2,216	0	0	0	0	0	0	0 days	AA
02	1,075	1,295	1,559	1,298	0	1,607	0	0	0	0	0	0	0 days	AA
03	1,137	1,369	1,649	1,373	0	1,699	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	ΝΥ			Cu	stomer Servi	
Region					Medic	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,042	1,526	1,693	0	0	1,709	0	0	0	0	0	0	60 days	AA
03	853	1,247	1,387	0	0	1,398	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{E}$ G $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,248 2,004 2,136 0 04 948 1.308 0 1.344 1.152 0 0 days AA 05 1,572 2,076 0 2,028 1,800 2,916 3,144 0 0 0 days 2,220 AA 06 1,296 0 1,704 0 1,680 1,860 1,500 2,532 2,772 0 0 0 0 days AA07 1,044 0 1,440 0 1,368 1,272 2,208 2,352 0 0 AA1,560 0 0 days

### **HUMANA INSURANCE COMPANY**

Customer Service Number

	=												1-000-0/2	<i>i-149</i> 4
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$m{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,100	2,220	2,580	0	0	2,592	0	0	0	0	936	1,356	90 days	AA
02	1,800	1,896	2,196	0	0	2,208	0	0	0	0	804	1,164	90 days	AA
03	1,500	1,572	1,824	0	0	1,836	0	0	0	0	672	972	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 65

LINC	OLN H	ERIT	AGE I	IFE IN	ISTIRA	NCE (	COMP	ANY				Cu	stomer Servi	
Region						care Suppler							1-800-287 Waiting	7-7319 Rating
Number*	A	В	C	D	E	$oldsymbol{F}$	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,102	1,431	1,717	1,481	0	1,769	0	0	0	0	0	0	0 days	AA
02	1,018	1,321	1,585	1,267	0	1,633	0	0	0	0	0	0	0 days	AA
03	933	1,211	1,453	1,253	0	1,497	0	0	0	0	0	0	0 days	AA
04	848	1,101	1,321	1,139	0	1,361	0	0	0	0	0	0	0 days	AA

### MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number 800-934-1126

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	1,484	0	0	1,688	0	2,094	1,778	0	0	0	0	0	180 days	AA
03	1,632	0	0	1,768	0	2,193	1,863	0	0	0	0	0	180 days	AA
05	1,795	0	0	1,945	0	2,413	2,049	0	0	0	0	0	180 days	AA
06	1,979	0	0	2,144	0	2,659	2,258	0	0	0	0	0	180 days	AA
07	2,155	0	0	2,334	0	2,895	2,459	0	0	0	0	0	180 days	AA
08	2,375	0	0	2,574	0	3,192	2,711	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

Southern California Regions
Individual Policy Rates for Male 65 - Page 353

## Southern California Regions Individual Policy Rates for Male, Age 65

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 0 2,019 0 0 0 1,455 01 1,428 2,365 0 0 days IA 02 1,230 0 0 0 1,739 2,037 0 0 0 1,253 0 days IA 03 1,292 0 0 0 1,828 2,140 0 0 0 0 1,317 0 days IA 05 1,375 0 0 1,946 2,278 0 0 1,402 0 0 0 0 0 days IA Customer Service Number

### MUTUAL OF OMAHA INSURANCE COMPANY

1-800-316-0842

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$oldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	<b>F</b>	G	$\boldsymbol{H}$	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,603	0	2,675	2,912	0	2,717	2,194	0	0	0	0	0	0 days	AA
02	1,356	0	2,263	2,464	0	2,299	1,857	0	0	0	0	0	0 days	AA
03	1,164	0	1,943	2,116	0	1,974	1,594	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 65

PACII														
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	$F$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,320	0	1,824	0	0	1,860	1,632	0	0	1,824	0	0	0 days	AA
02	972	0	1,428	0	0	1,632	1,440	0	0	1,596	0	0	0 days	AA
03	1,056	0	1,428	0	0	1,512	1,344	0	0	1,488	0	0	0 days	AA
04	900	0	1,476	0	0	1,500	1,332	0	0	1,476	0	0	0 days	AA
05	1,296	0	1,632	0	0	1,740	1,560	0	0	1,704	0	0	0 days	AA
07	1,440	0	1,848	0	0	1,884	1,668	0	0	1,848	0	0	0 days	AA
PENN	SYLV	ANIA	LIFE I	NSUR	ANCE	COM	PANY					Cus	stomer Servi	
Region				1001			ment Policy	Dlane					800-275- Waiting	7366 Rating
Number*	$\boldsymbol{A}$	В	$\boldsymbol{C}$	D	E E	$oxedsymbol{F}$	G	H	I	J	K	L	Period Period	Methodology
									_					
02	1,596	2,153	2,452	2,152	0	2,649	2,409	0	0	0	0	0	180 days	AA
03	1,915	2,583	2,942	2,583	0	3,179	2,891	0	0	0	0	0	180 days	AA
04	2,107	2,841	3,236	2,841	0	3,497	3,180	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 65

### PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

_				1-000-220	7100								
				Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
1,197	1,480	0	0	0	1,975	1,619	0	0	0	0	0	0 days	AA
1,361	1,682	0	0	0	2,244	1,840	0	0	0	0	0	0 days	AA
1,850	2,288	0	0	0	3,052	2,502	0	0	0	0	0	0 days	AA
1,379	1,730	0	0	0	2,326	1,907	0	0	0	0	0	0 days	IA
1,568	1,966	0	0	0	2,643	2,167	0	0	0	0	0	0 days	IA
2,132	2,674	0	0	0	3,595	2,947	0	0	0	0	0	0 days	] IA
	1,197 1,361 1,850 1,379 1,568	1,197     1,480       1,361     1,682       1,850     2,288       1,379     1,730       1,568     1,966	1,197     1,480     0       1,361     1,682     0       1,850     2,288     0       1,379     1,730     0       1,568     1,966     0	1,197     1,480     0     0       1,361     1,682     0     0       1,850     2,288     0     0       1,379     1,730     0     0       1,568     1,966     0     0	A         B         C         D         E           1,197         1,480         0         0         0           1,361         1,682         0         0         0           1,850         2,288         0         0         0           1,379         1,730         0         0         0           1,568         1,966         0         0         0	A         B         C         D         E         F           1,197         1,480         0         0         0         1,975           1,361         1,682         0         0         0         2,244           1,850         2,288         0         0         0         3,052           1,379         1,730         0         0         0         2,326           1,568         1,966         0         0         0         2,643	A         B         C         D         E         F         G           1,197         1,480         0         0         0         1,975         1,619           1,361         1,682         0         0         0         2,244         1,840           1,850         2,288         0         0         0         3,052         2,502           1,379         1,730         0         0         0         2,326         1,907           1,568         1,966         0         0         0         2,643         2,167	1,197     1,480     0     0     0     1,975     1,619     0       1,361     1,682     0     0     0     2,244     1,840     0       1,850     2,288     0     0     0     3,052     2,502     0       1,379     1,730     0     0     0     2,326     1,907     0       1,568     1,966     0     0     0     2,643     2,167     0	A         B         C         D         E         F         G         H         I           1,197         1,480         0         0         0         1,975         1,619         0         0           1,361         1,682         0         0         0         2,244         1,840         0         0           1,850         2,288         0         0         0         3,052         2,502         0         0           1,379         1,730         0         0         0         2,326         1,907         0         0           1,568         1,966         0         0         0         2,643         2,167         0         0	A         B         C         D         E         F         G         H         I         J           1,197         1,480         0         0         0         1,975         1,619         0         0         0           1,361         1,682         0         0         0         2,244         1,840         0         0         0           1,850         2,288         0         0         0         3,052         2,502         0         0         0           1,379         1,730         0         0         0         2,326         1,907         0         0         0           1,568         1,966         0         0         0         2,643         2,167         0         0         0	A         B         C         D         E         F         G         H         I         J         K           1,197         1,480         0         0         0         1,975         1,619         0         0         0         0           1,361         1,682         0         0         0         2,244         1,840         0         0         0         0           1,850         2,288         0         0         0         3,052         2,502         0         0         0         0           1,379         1,730         0         0         0         2,326         1,907         0         0         0         0           1,568         1,966         0         0         0         2,643         2,167         0         0         0         0	A         B         C         D         E         F         G         H         I         J         K         L           1,197         1,480         0         0         0         1,975         1,619         0         0         0         0           1,361         1,682         0         0         0         2,244         1,840         0         0         0         0         0           1,850         2,288         0         0         0         3,052         2,502         0         0         0         0         0           1,379         1,730         0         0         0         2,326         1,907         0         0         0         0           1,568         1,966         0         0         0         2,643         2,167         0         0         0         0	A         B         C         D         E         F         G         H         I         J         K         L         Waiting Period           1,197         1,480         0         0         0         1,975         1,619         0 <td< td=""></td<>

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 65

STAN	DARD	LIFE	AND A	ACCID	ENT I	NSUR.	ANCE	COM	PANY			Cus	stomer Servi 888-350-	
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	$\boldsymbol{E}$	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,834	2,300	2,646	2,284	2,158	2,262	2,295	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	347	0	0	0	0	0	0	0 days	AA
03	1,528	1,916	2,205	1,903	1,799	1,885	1,913	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	289	0	0	0	0	0	0	0 days	AA
05	1,589	1,993	2,293	1,979	1,871	1,961	1,989	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	301	0	0	0	0	0	0	0 days	AA
07	1,284	1,610	1,852	1,599	1,511	1,584	1,607	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	243	0	0	0	0	0	0	0 days	AA

### STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Customer Service Number
ntact Local State Farm Age

Region					Medic	are Supplen	ent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	$\boldsymbol{C}$	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
02	1,056	0	1,593	0	0	1,609	0	0	0	0	0	0	0 days	AA
03	1,086	0	1,639	0	0	1,655	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the

"Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

Southern California Regions
Individual Policy Rates for Male 65 - Page 357

# Southern California Regions Individual Policy Rates for Male, Age 65

### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 1.770 0 0 3,070 0 0 0 0 10 0 0 2,738 0 60 days IΑ 0 0 0 0 0 806 0 0 0 0 0 0 60 days 11 AA 14 1,327 0 0 0 0 2,303 2,054 0 0 0 0 0 60 days IA 15 0 0 0 605 0 0 0 0 0 0 60 days AA0 0 19 0 2,400 2,613 2,563 0 0 0 0 0 0 0 0 AA 0 days 21 0 1,960 1,922 0 0 0 0 0 0 0 0 1,799 0 days AA Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ B D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ 1,957 2,353 2,686 2,234 0 2,645 2,200 0 1,540 0 0 180 days AA01 1,696 2,398 3,240 0 0 180 days 02 2,882 3,290 2,736 0 2,694 0 1,887 2,077 AA 2,838 2,233 03 3,411 3,894 3,239 0 3,835 3,189 0 2,459 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 65

### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 0 0 0 0 01 1,407 1.692 2,039 1.824 0 days AA 02 1,191 0 0 0 1,544 0 0 0 0 0 0 days 1,432 1,726 AA 03 1,022 1,229 0 0 0 1,482 1,325 0 0 0 0 0 0 days AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ B D $\boldsymbol{H}$ $\boldsymbol{E}$ 0 01 982 0 1,344 0 1,340 1,390 0 0 0 0 0 0 days AA1,064 1,458 1,508 02 0 0 0 0 0 0 0 0 1,462 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Individual Policy Rates For Male Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Individual Policy Rates for Male, Age 70

### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,364 0 0 0 0 0 01 1.843 2,321 2,601 2,344 2,673 2,360 0 days AA 02 1,246 1,759 1,585 1,599 1,596 0 0 0 0 0 0 days 1,570 1,808 AA 03 1,366 1,720 1,927 1,737 1,752 1,981 1,749 0 0 0 0 0 0 days AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B D $\boldsymbol{G}$ K $\boldsymbol{H}$ J $\boldsymbol{E}$ $\boldsymbol{L}$ 01 2,059 0 0 1,792 1,729 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

### BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

	_												(000 <i>)</i> 021	U/ <b>=</b> .
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	${m F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,180	2,179	2,168	2,498	2,533	1,781	1,918	0	0	1,684	746	1,078	0 days	AA
02	2,595	2,594	2,540	2,974	3,015	2,098	2,284	0	0	1,984	879	1,270	0 days	AA
03	0	0	0	0	0	780	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	919	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

### Customer Service Number **BLUE CROSS OF CALIFORNIA** 1-800-333-3883 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.452 1,824 1.812 2,352 1.932 60 days AA1,536 2,160 2,376 60 days AA1,452 2,040 2,244 60 days AA2,640 2,124 AA0 days 60 days AA60 days AA60 days AA 60 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,632	1,980	2,280	2,016	0	2,388	0	3,936	3,876	0	1,068	0	0 days	AA
02	1,572	1,860	2,196	1,944	0	2,268	0	3,852	3,780	0	996	0	0 days	AA
03	1,500	1,776	2,100	1,860	0	2,172	0	3,924	3,720	0	936	0	0 days	AA
04	1,572	1,860	2,196	1,944	0	2,268	0	3,924	3,720	0	984	0	0 days	AA
06	1,404	1,656	1,956	1,728	0	2,028	0	3,360	3,192	0	900	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

### COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number

													800-544-	3331
Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$m{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,486	2,036	2,193	1,650	0	2,809	0	0	0	0	0	0	0 days	IA
02	0	0	0	0	0	903	0	0	0	0	0	0	0 days	AA
03	1,595	2,240	2,384	1,793	0	3,064	0	0	0	0	0	0	0 days	IA
04	0	0	0	0	0	981	0	0	0	0	0	0	0 days	AA
05	1,542	2,137	2,287	1,720	0	2,935	0	0	0	0	0	0	0 days	IA
06	0	0	0	0	0	941	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ D $\boldsymbol{J}$ $\boldsymbol{L}$ 1.387 0 0 0 0 0 0 01 0 1.713 2,064 1.634 0 days AA02 1,476 0 0 1,823 0 1,738 0 0 0 0 0 0 days 2,196 AA 03 1,579 0 0 1,950 0 2,349 1,859 0 0 0 0 0 AA 0 days 04 1,697 0 2,096 0 2,525 1,999 0 0 0 0 0 AA0 0 days 05 1,918 0 0 2,369 0 2,854 2,259 0 0 0 0 0 0 days AA Customer Service Number CONTINENTAL GENERAL INSURANCE COMPANY 800-880-8824 ext. 1431 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{L}$ $\boldsymbol{F}$ $\boldsymbol{J}$ 01 6,101 5,636 7,050 4,174 5,272 0 0 0 0 0 AA5,156 6,269 0 days 3,405 3,935 2,878 2,329 3,499 2,942 0 0 0 0 0 02 3,146 0 days AA 0 0 0 0 0 0 0 0 0 03 1,424 0 0 0 days AA 04 0 0 0 0 0 795 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

GENW	VORT	H LIFI	E AND	ANNU	J <b>ITY I</b>	NSURA	ANCE	COM	PANY			Cu	stomer Servi (877) 825	
Region					Medic	care Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,390	0	2,398	2,170	0	2,451	0	0	0	3,128	0	0	0 days	AA
GENV	VORT	H LIF	E INSU	J <b>RAN</b> (	CE CO	MPAN	Y					Cu	stomer Servi 877-825-	
Region					Medio	are Suppler	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,748	2,120	2,518	2,130	0	2,596	0	0	0	0	0	0	0 days	AA
02	1,268	1,537	1,825	1,544	0	1,882	0	0	0	0	0	0	0 days	AA
03	1,340	1,626	1,930	1,633	0	1,990	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	ΙΥ			Cu	stomer Servi	
Region					Medic	are Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,348	1,830	2,060	0	0	2,013	0	0	0	0	0	0	60 days	AA
03	1,138	1,552	1,692	0	0	1,704	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

### Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,452 2,268 2,472 0 04 1.068 1.500 0 1.512 1.308 0 0 days AA 05 1,800 0 2,376 0 2,316 2,520 2,064 3,648 0 0 0 days 3,312 AA 06 1,452 0 1,968 0 1,932 2,124 1,728 2,892 3,084 0 0 0 0 days AA07 1,176 0 0 1,596 1,440 2,496 2,724 0 0 AA1,656 1,788 0 0 days

### **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	$\boldsymbol{D}$	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,944	2,052	2,376	0	0	2,400	0	0	0	0	1,128	1,644	90 days	AA
02	1,656	1,752	2,028	0	0	2,040	0	0	0	0	960	1,404	90 days	AA
03	1,380	1,464	1,692	0	0	1,704	0	0	0	0	804	1,164	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

IINC	OI N H	TIDIT	ACFI	TEE IN	JCTID	NCE (	COMP	ANV				Cus	stomer Servi	ce Number
			AGE L		ISUNA	INCE (	JOIVII	ANI					1-800-287	7-7319
Region					Medic	are Suppler	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,243	1,624	1,927	1,681	0	1,986	0	0	0	0	0	0	0 days	AA
02	1,147	1,499	1,778	1,552	0	1,834	0	0	0	0	0	0	0 days	AA
03	1,052	1,374	1,630	1,422	0	1,681	0	0	0	0	0	0	0 days	AA
04	956	1,249	1,482	1,293	0	1,528	0	0	0	0	0	0	0 days	AA

### MAROUETTE NATIONAL LIFE INSURANCE COMPANY

3,247

08

Customer Service Number

180 days

AA

	<b>C</b>								,				800-934-	1120
Region					Medic	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,835	0	0	2,130	0	2,547	2,243	0	0	0	0	0	180 days	AA
03	2,018	0	0	2,231	0	2,668	2,350	0	0	0	0	0	180 days	AA
05	2,220	0	0	2,454	0	2,935	2,585	0	0	0	0	0	180 days	AA
06	2,446	0	0	2,705	0	3,235	2,849	0	0	0	0	0	180 days	AA
07	2,664	0	0	2,945	0	3,522	3,102	0	0	0	0	0	180 days	AA
												1		1

3,883

Southern California Regions
Individual Policy Rates for Male 70 - Page 369

3,420

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.595 2,336 0 0 0 01 0 2,687 0 1,663 0 days IA 02 1,374 0 0 2,012 2,314 0 0 0 1,433 0 days IA 03 1,443 0 0 0 2,114 2,432 0 0 0 0 1,505 0 days IA 05 1,536 0 0 2,251 2,589 0 0 1,602 0 0 0 0 0 days IA Customer Service Number

### MUTUAL OF OMAHA INSURANCE COMPANY

1-800-316-0842

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$F$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,900	0	3,172	3,454	0	3,222	2,602	0	0	0	0	0	0 days	AA
02	1,608	0	2,684	2,922	0	2,726	2,201	0	0	0	0	0	0 days	AA
03	1,380	0	2,304	2,509	0	2,341	1,890	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

PACII	FICAR	E LIF	E AND	HEAL	LTH I	NSURA	NCE (	COM	PANY,	INC.		Cus	stomer Servi 888-202-	
Region					Medic	care Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,656	0	2,352	0	0	2,388	2,112	0	0	2,340	0	0	0 days	AA
02	1,260	0	2,064	0	0	2,124	1,896	0	0	2,076	0	0	0 days	AA
03	1,332	0	2,124	0	0	2,088	1,848	0	0	2,052	0	0	0 days	AA
04	1,116	0	1,920	0	0	1,968	1,728	0	0	1,932	0	0	0 days	AA
05	1,632	0	2,184	0	0	2,388	2,136	0	0	2,340	0	0	0 days	AA
07	1,812	0	2,412	0	0	2,460	2,172	0	0	2,412	0	0	0 days	AA
PENN	SYLV	ANIA	LIFE I	NSUR	ANCE	COM	PANY					Cus	stomer Servi 800-275-	
Region					Medic	care Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,882	2,557	2,867	2,561	0	3,099	2,840	0	0	0	0	0	180 days	AA
03	2,259	3,068	3,441	3,073	0	3,718	3,408	0	0	0	0	0	180 days	AA
04	2,485	3,375	3,785	3,381	0	4,090	3,749	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

### PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number

	_												1-000-220	-9100
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,418	1,762	0	0	0	2,364	1,937	0	0	0	0	0	0 days	AA
03	1,611	2,002	0	0	0	2,687	2,201	0	0	0	0	0	0 days	AA
04	2,191	2,722	0	0	0	3,653	2,994	0	0	0	0	0	0 days	AA
06	1,543	1,916	0	0	0	2,614	2,143	0	0	0	0	0	0 days	IA
07	1,753	2,177	0	0	0	2,970	2,435	0	0	0	0	0	0 days	IA
08	2,384	2,961	0	0	0	4,039	3,311	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

STAN	DARD	LIFE	AND A	ACCID	ENT I	NSUR	ANCE	COM	PANY			Cu	stomer Servi -888-350	
Region					Medic	care Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	$\boldsymbol{E}$	F	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodolog
01	1,903	2,386	2,745	2,370	2,239	2,347	2,381	0	0	0	0	0	0 days	AA
02	0	0	0	0	0	360	0	0	0	0	0	0	0 days	AA
03	1,586	1,988	2,287	1,975	1,866	1,956	1,984	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	300	0	0	0	0	0	0	0 days	AA
05	1,649	2,068	2,379	2,054	1,941	2,034	2,064	0	0	0	0	0	0 days	AA
06	0	0	0	0	0	312	0	0	0	0	0	0	0 days	AA
07	1,332	1,670	1,921	1,659	1,567	1,643	1,667	0	0	0	0	0	0 days	AA
08	0	0	0	0	0	252	0	0	0	0	0	0	0 days	AA

### STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Customer Service Number	
ntact Local State Farm Ag	<b>!</b> (

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	$\boldsymbol{C}$	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,331	0	2,007	0	0	2,027	0	0	0	0	0	0	0 days	AA
03	1,369	0	2,065	0	0	2,085	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the

"Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

Southern California Regions
Individual Policy Rates for Male 70 - Page 373

# Southern California Regions Individual Policy Rates for Male, Age 70

### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 3.272 0 0 0 0 10 1.866 0 0 2.923 0 60 days IΑ 0 0 0 0 0 0 0 0 0 0 0 60 days 11 1,062 AA 14 1,399 0 0 0 0 2,454 2,192 0 0 0 0 0 60 days IA 15 0 0 0 797 0 0 0 0 0 60 days AA0 0 0 19 0 3,179 3,450 3,408 0 0 0 0 0 0 0 0 AA 0 days 21 0 2,589 0 0 0 0 0 0 0 0 2,383 2,555 0 days AA Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{C}$ $\boldsymbol{A}$ B D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,220 2,676 3,064 2,549 0 3,018 2,511 0 1,827 2,011 0 0 180 days AA01 2,720 0 0 180 days 02 3,278 3,753 3,123 0 3,697 3,077 0 2,239 2,463 AA 3,219 4,442 03 3,880 3,697 0 4,376 3,642 0 2,650 2,916 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 70

### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 1.599 0 0 0 0 0 0 0 01 1.924 2.318 2.074 0 days AA 02 1,353 0 0 0 1,755 0 0 0 0 0 0 days 1,628 1,961 AA 03 1,162 1,397 0 0 0 1,684 1,507 0 0 0 0 0 0 days AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ B D $\boldsymbol{H}$ 0 01 1,148 0 1,570 0 1,570 1,624 0 0 0 0 0 0 days AA1,244 1,704 1,764 02 0 0 0 0 0 0 0 0 1,712 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Individual Policy Rates For Male Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Individual Policy Rates for Male, Age 75

### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,153 2,763 0 0 0 0 0 01 2.713 3.001 2,740 3.073 2,759 0 days AA 02 1,456 2,029 1,853 0 0 0 0 0 0 days 1,835 1,869 2,078 1,866 AA 03 1,595 2,011 2,224 2,030 2,048 2,277 2,045 0 0 0 0 0 0 days AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Medicare Supplement Policy Plan: Waiting Region Rating Number\* Period Methodology $\boldsymbol{A}$ B D $\boldsymbol{G}$ K $\boldsymbol{H}$ J $\boldsymbol{E}$ $\boldsymbol{L}$ 01 2,118 2,522 0 0 2,195 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

### BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

	_												(000) 021	J/47
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,546	2,633	2,627	3,074	3,079	2,169	2,374	0	0	2,080	922	1,332	0 days	AA
02	3,031	3,135	3,081	3,660	3,666	2,557	2,826	0	0	2,450	1,086	1,569	0 days	AA
03	0	0	0	0	0	934	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,100	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

### Customer Service Number **BLUE CROSS OF CALIFORNIA** 1-800-333-3883 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.824 2,352 2,316 2,484 2,964 60 days AA1,932 2,676 2,964 60 days AA1,824 2,520 2,796 60 days AA2,652 3,300 AA0 days 60 days AA60 days AA60 days AA 1,044 60 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medic	are Suppler	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,124	2,568	2,964	2,628	0	3,084	0	4,680	4,848	0	1,560	0	0 days	AA
02	2,052	2,412	2,856	2,532	0	2,928	0	4,260	4,464	0	1,308	0	0 days	AA
03	1,956	2,304	2,724	2,412	0	2,796	0	4,392	4,560	0	1,272	0	0 days	AA
04	2,052	2,412	2,856	2,532	0	2,928	0	4,464	4,500	0	1,380	0	0 days	AA
06	1,824	2,196	2,532	2,244	0	2,616	0	4,008	3,888	0	1,260	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

### COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number

												800-544-	.2221
				Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
$\boldsymbol{A}$	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
1,774	2,411	2,597	2,153	0	3,340	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	1,109	0	0	0	0	0	0	0 days	AA
1,901	2,655	2,825	2,340	0	3,644	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	1,205	0	0	0	0	0	0	0 days	AA
1,839	2,532	2,711	3,493	0	0	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	1,156	0	0	0	0	0	0	0 days	AA
	1,774 0 1,901 0 1,839	1,774     2,411       0     0       1,901     2,655       0     0       1,839     2,532	1,774     2,411     2,597       0     0     0       1,901     2,655     2,825       0     0     0       1,839     2,532     2,711	1,774     2,411     2,597     2,153       0     0     0     0       1,901     2,655     2,825     2,340       0     0     0     0       1,839     2,532     2,711     3,493	A         B         C         D         E           1,774         2,411         2,597         2,153         0           0         0         0         0         0           1,901         2,655         2,825         2,340         0           0         0         0         0         0           1,839         2,532         2,711         3,493         0	A         B         C         D         E         F           1,774         2,411         2,597         2,153         0         3,340           0         0         0         0         0         1,109           1,901         2,655         2,825         2,340         0         3,644           0         0         0         0         1,205           1,839         2,532         2,711         3,493         0         0	A         B         C         D         E         F         G           1,774         2,411         2,597         2,153         0         3,340         0           0         0         0         0         1,109         0           1,901         2,655         2,825         2,340         0         3,644         0           0         0         0         0         1,205         0           1,839         2,532         2,711         3,493         0         0         0	1,774     2,411     2,597     2,153     0     3,340     0     0       0     0     0     0     0     1,109     0     0       1,901     2,655     2,825     2,340     0     3,644     0     0       0     0     0     0     1,205     0     0       1,839     2,532     2,711     3,493     0     0     0     0	A         B         C         D         E         F         G         H         I           1,774         2,411         2,597         2,153         0         3,340         0         0         0           0         0         0         0         1,109         0         0         0           1,901         2,655         2,825         2,340         0         3,644         0         0         0           0         0         0         0         1,205         0         0         0           1,839         2,532         2,711         3,493         0         0         0         0         0	A         B         C         D         E         F         G         H         I         J           1,774         2,411         2,597         2,153         0         3,340         0         0         0         0           0         0         0         0         1,109         0         0         0         0           1,901         2,655         2,825         2,340         0         3,644         0         0         0         0           0         0         0         0         1,205         0         0         0         0           1,839         2,532         2,711         3,493         0         0         0         0         0         0	A         B         C         D         E         F         G         H         I         J         K           1,774         2,411         2,597         2,153         0         3,340         0	A         B         C         D         E         F         G         H         I         J         K         L           1,774         2,411         2,597         2,153         0         3,340         0	A         B         C         D         E         F         G         H         I         J         K         L         Waiting Period           1,774         2,411         2,597         2,153         0         3,340         0

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ D $\boldsymbol{J}$ $\boldsymbol{L}$ 1.701 0 0 0 0 0 0 01 0 2.102 2,432 2,004 0 days AA02 1,810 0 0 0 2,587 2,132 0 0 0 0 0 0 days 2,236 AA 03 1,936 0 0 2,392 0 2,768 2,281 0 0 0 0 0 AA 0 days 04 2,081 0 2,571 0 2,975 2,452 0 0 0 0 0 AA0 0 days 05 2,352 0 0 2,906 0 3,363 2,772 0 0 0 0 0 0 days AA Customer Service Number CONTINENTAL GENERAL INSURANCE COMPANY 800-880-8824 ext. 1431 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{L}$ $\boldsymbol{F}$ $\boldsymbol{J}$ 01 7,036 6,494 8,115 5,943 4,809 7,221 6,067 0 0 0 0 0 AA0 days 3,927 3,625 4,529 3,317 2,684 4,030 3,386 0 0 0 0 0 02 0 days AA 0 0 0 0 0 0 0 0 03 1,640 0 0 0 0 days AA 04 0 0 0 0 0 915 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

GENV	VORTI	H LIFI	E AND	ANNU	J <b>ITY I</b>	NSUR	ANCE	COM	PANY			Cus	stomer Servi (877) 825	
Region					Medic	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,548	0	2,649	2,382	0	2,752	0	0	0	3,387	0	0	0 days	AA
GENV	VORTI	H LIFI	E INSU	JRAN(	CE CO	MPAN	Y					Cus	stomer Servi 877-825-	
Region					Medic	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,035	2,500	2,935	2,518	0	3,025	0	0	0	0	0	0	0 days	AA
02	1,476	1,812	2,128	1,825	0	2,193	0	0	0	0	0	0	0 days	AA
03	1,560	1,916	2,250	1,930	0	2,319	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	١Y			Cus	stomer Servi 800-801-	
Region					Medic	care Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,483	2,136	2,305	0	0	2,319	0	0	0	0	0	0	60 days	AA
03	1,214	1,790	1,992	0	0	2,006	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

HEAL	TH NE	ET LII	FE INS	URAN	ICE CO	<b>OMPA</b>	NY					Cu	stomer Servi (800) 944	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
04	1,260	0	1,836	0	1,800	1,800	1,572	2,760	3,036	0	0	0	0 days	AA
05	2,148	0	2,892	0	2,808	3,144	2,556	3,948	4,632	0	0	0	0 days	AA
06	1,728	0	2,448	0	2,400	2,616	2,136	3,480	3,924	0	0	0	0 days	AA
07	1,392	0	2,016	0	1,980	2,208	1,728	3,036	3,336	0	0	0	0 days	AA

### **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

													1-000-072	
Region					Medic	are Supplei	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,244	2,364	2,748	0	0	2,760	0	0	0	0	1,308	1,896	90 days	AA
02	1,908	2,016	2,340	0	0	2,352	0	0	0	0	1,116	1,608	90 days	AA
03	1,596	1,680	1,944	0	0	1,968	0	0	0	0	924	1,344	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

LINC	OLN H	ERIT	AGE I	IFE IN	ISTIRA	NCE (	COMP	ANY				Cu	stomer Servi	
Region						are Suppler							1-800-287 Waiting	7-7319 Rating
Number*	A	В	C	D	E	F	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,446	1,914	2,248	1,986	0	2,315	0	0	0	0	0	0	0 days	AA
02	1,334	1,766	2,075	1,834	0	2,137	0	0	0	0	0	0	0 days	AA
03	1,223	1,619	1,902	1,681	0	1,959	0	0	0	0	0	0	0 days	AA
04	1,112	1,472	1,729	1,528	0	1,781	0	0	0	0	0	0	0 days	AA

# MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number

800-934-1126
Waiting Ro

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,070	0	0	2,533	0	2,992	2,665	0	0	0	0	0	180 days	AA
03	2,277	0	0	2,653	0	3,135	2,792	0	0	0	0	0	180 days	AA
05	2,505	0	0	2,919	0	3,448	3,072	0	0	0	0	0	180 days	AA
06	2,760	0	0	3,217	0	3,800	3,385	0	0	0	0	0	180 days	AA
07	3,006	0	0	3,502	0	4,138	3,686	0	0	0	0	0	180 days	AA
08	3,314	0	0	3,861	0	4,562	4,064	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

Southern California Regions
Individual Policy Rates for Male 75 - Page 385

# Southern California Regions Individual Policy Rates for Male, Age 75

### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,528 0 0 0 01 1,680 0 2,900 0 1.774 0 days IA 02 1,447 0 0 2,177 0 0 0 1,528 0 days 2,498 IA 03 1,520 0 0 0 2,288 2,625 0 0 0 1,606 0 days IA 05 0 0 2,435 2,794 0 0 1,709 1,618 0 0 0 0 0 days IA Customer Service Number

### MUTUAL OF OMAHA INSURANCE COMPANY

1-800-316-0842

Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	$\boldsymbol{H}$	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,210	0	3,689	4,017	0	3,747	3,026	0	0	0	0	0	0 days	AA
02	1,870	0	3,122	3,399	0	3,170	2,560	0	0	0	0	0	0 days	AA
03	1,606	0	2,680	2,918	0	2,722	2,198	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

PACII	FICAR	E LIF	E AND	HEAI	LTH II	NSURA	NCE	COMI	PANY,	INC.		Cu	stomer Servi -888-202	
Region					Medic	care Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
01	1,824	0	2,880	0	0	2,868	2,532	0	0	2,820	0	0	0 days	AA
02	1,380	0	2,376	0	0	2,424	2,148	0	0	2,376	0	0	0 days	AA
03	1,476	0	2,508	0	0	2,568	2,280	0	0	2,520	0	0	0 days	AA
04	1,260	0	2,196	0	0	2,256	1,992	0	0	2,208	0	0	0 days	AA
05	1,812	0	2,820	0	0	2,988	2,652	0	0	2,940	0	0	0 days	AA
07	2,016	0	2,652	0	0	2,868	2,532	0	0	2,820	0	0	0 days	AA
PENN	SYLV	ANIA	LIFE I	NSUR.	ANCE	COM	PANY					Си	stomer Servi 800-275-	
Region					Medio	care Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	$\boldsymbol{C}$	D	E	F	G	H	I	$\boldsymbol{J}$	K	$m{L}$	Period	Methodology
02	2,189	3,014	3,344	3,025	0	3,614	3,322	0	0	0	0	0	180 days	AA
03	2,626	3,616	4,013	3,630	0	4,337	3,987	0	0	0	0	0	180 days	AA
04	2,889	3,978	4,414	3,993	0	4,771	4,386	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

### PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

	=												1-000-220	7100
Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,582	1,955	0	0	0	2,714	2,225	0	0	0	0	0	0 days	AA
03	1,798	2,222	0	0	0	3,084	2,528	0	0	0	0	0	0 days	AA
04	2,445	3,021	0	0	0	4,194	3,439	0	0	0	0	0	0 days	AA
06	1,679	2,072	0	0	0	2,944	2,415	0	0	0	0	0	0 days	IA
07	1,908	2,354	0	0	0	3,345	2,744	0	0	0	0	0	0 days	IA
08	2,595	3,202	0	0	0	4,549	3,732	0	0	0	0	0	0 days	] IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY												Cus	Customer Service Number 888-350-1488		
Region Number*	Medicare Supplement Policy Plan:												Waiting Rating		
	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	$\boldsymbol{E}$	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology	
01	2,223	2,788	3,207	2,769	2,616	2,742	2,782	0	0	0	0	0	0 days	AA	
02	0	0	0	0	0	421	0	0	0	0	0	0	0 days	AA	
03	1,853	2,323	2,673	2,307	2,180	2,285	2,319	0	0	0	0	0	0 days	AA	
04	0	0	0	0	0	351	0	0	0	0	0	0	0 days	AA	
05	1,927	2,416	2,779	2,399	2,267	2,377	2,411	0	0	0	0	0	0 days	AA	
06	0	0	0	0	0	365	0	0	0	0	0	0	0 days	AA	
07	1,556	1,951	2,245	1,938	1,831	1,920	1,948	0	0	0	0	0	0 days	AA	
08	0	0	0	0	0	294	0	0	0	0	0	0	0 days	AA	

### STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Customer Service Number	
ntact Local State Farm Ag	e

Region		Medicare Supplement Policy Plan:												Rating
Number*	$\boldsymbol{A}$	В	C	$\boldsymbol{D}$	E	$\boldsymbol{\mathit{F}}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,542	0	2,325	0	0	2,349	0	0	0	0	0	0	0 days	AA
03	1,586	0	2,393	0	0	2,416	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the

"Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

Southern California Regions
Individual Policy Rates for Male 75 - Page 389

# Southern California Regions Individual Policy Rates for Male, Age 75

### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 0 0 0 10 1.866 0 0 3.330 2,976 0 60 days IΑ 0 0 0 0 0 0 0 0 0 0 0 60 days 11 1,171 AA 14 1,399 0 0 0 0 2,497 2,232 0 0 0 0 0 60 days IA 15 0 0 0 0 878 0 0 0 0 0 60 days AA0 0 3,758 19 0 3,433 3,727 0 0 0 0 0 0 0 0 AA 0 days 21 0 2,819 2,795 0 0 0 0 0 0 0 0 2,576 0 days AA Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ B D $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ 2,623 3,198 3,678 2,842 0 3,623 3,024 0 2,124 2,339 0 0 180 days AA01 3,213 0 0 180 days 02 3,918 4,506 3,760 0 4,439 3,704 0 2,602 2,866 AA 3,804 03 4,637 5,334 4,451 0 5,254 4,384 0 3,080 3,392 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 75

### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 0 0 0 01 1.861 2.238 0 2,697 2,413 0 0 days AA 02 1,575 1,894 0 0 0 2,282 2,041 0 0 0 0 0 0 days AA 03 1,352 0 0 0 1,959 1,753 0 0 0 0 0 0 days 1,626 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ B D $\boldsymbol{H}$ $\boldsymbol{E}$ 0 01 1,370 0 1,874 0 1,872 1,938 0 0 0 0 0 0 days AA1,486 2,042 2,034 2,106 0 0 0 0 0 0 0 02 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Individual Policy Rates For Male Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Individual Policy Rates for Male, Age 80

### Customer Service Number ADMIRAL LIFE INSURANCE COMPANY OF AMERICA (877) 344-9784 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 2,371 3,282 3,043 0 0 0 0 0 01 2,989 3.018 3.322 3.039 0 days AA 02 1,604 2,021 2,219 2,041 2,058 2,055 0 0 0 0 0 0 days 2,247 AA 03 1,757 2,215 2,432 2,236 2,255 2,252 0 0 0 0 0 0 days 2,462 AA Customer Service Number AETNA LIFE INSURANCE COMPANY 800-345-6022 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ D $\boldsymbol{G}$ K B $\boldsymbol{H}$ J $\boldsymbol{E}$ $\boldsymbol{L}$ 01 2,250 2,679 0 0 2,332 0 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

### Southern California Regions Individual Policy Rates for Male, Age 80

### BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

	7												(000) 021	0.2.
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	3,017	3,219	3,235	3,843	3,798	2,653	2,954	0	0	2,594	1,149	1,661	0 days	AA
02	3,592	3,832	3,801	4,575	4,522	3,130	3,517	0	0	3,056	1,354	1,956	0 days	AA
03	0	0	0	0	0	1,120	0	0	0	0	0	0	0 days	AA
04	0	0	0	0	0	1,319	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number **BLUE CROSS OF CALIFORNIA** 1-800-333-3883 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.824 2,388 2,400 3.000 2.508 60 days AA1,932 2,736 3,000 60 days AA1,824 2,580 2,832 60 days AA2,760 3,324 AA0 days 60 days AA60 days AA60 days AA 1,116 60 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

### Southern California Regions Individual Policy Rates for Male, Age 80

# CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA

Customer Service Number 1-800-248-2341

Region					Medica	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,424	2,952	3,432	3,060	0	3,444	0	5,364	5,676	0	2,040	0	0 days	AA
02	2,292	2,796	3,252	2,892	0	3,252	0	4,884	5,304	0	1,704	0	0 days	AA
03	2,172	2,640	3,072	2,736	0	3,084	0	5,028	5,532	0	1,656	0	0 days	AA
04	2,268	2,760	3,216	2,868	0	3,228	0	5,172	5,136	0	1,800	0	0 days	AA
06	2,064	2,520	2,928	2,616	0	2,940	0	4,644	4,656	0	1,656	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

### Southern California Regions Individual Policy Rates for Male, Age 80

### COMBINED INSURANCE COMPANY OF AMERICA

Customer Service Number 800-544-5531

				Medic	are Supplei	nent Polic	y Plan:					Waiting	Rating
$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
2,004	2,720	2,930	2,447	0	3,774	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	1,301	0	0	0	0	0	0	0 days	AA
2,149	2,994	3,186	2,659	0	4,116	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	1,414	0	0	0	0	0	0	0 days	AA
2,075	2,857	3,058	2,551	0	3,945	0	0	0	0	0	0	0 days	IA
0	0	0	0	0	1,356	0	0	0	0	0	0	0 days	AA
	2,004 0 2,149 0 2,075	2,004     2,720       0     0       2,149     2,994       0     0       2,075     2,857	2,004     2,720     2,930       0     0     0       2,149     2,994     3,186       0     0     0       2,075     2,857     3,058	2,004     2,720     2,930     2,447       0     0     0     0       2,149     2,994     3,186     2,659       0     0     0     0       2,075     2,857     3,058     2,551	A         B         C         D         E           2,004         2,720         2,930         2,447         0           0         0         0         0         0           2,149         2,994         3,186         2,659         0           0         0         0         0         0           2,075         2,857         3,058         2,551         0	A         B         C         D         E         F           2,004         2,720         2,930         2,447         0         3,774           0         0         0         0         1,301           2,149         2,994         3,186         2,659         0         4,116           0         0         0         0         1,414           2,075         2,857         3,058         2,551         0         3,945	A         B         C         D         E         F         G           2,004         2,720         2,930         2,447         0         3,774         0           0         0         0         0         1,301         0           2,149         2,994         3,186         2,659         0         4,116         0           0         0         0         0         1,414         0           2,075         2,857         3,058         2,551         0         3,945         0	2,004     2,720     2,930     2,447     0     3,774     0     0       0     0     0     0     0     1,301     0     0       2,149     2,994     3,186     2,659     0     4,116     0     0       0     0     0     0     1,414     0     0       2,075     2,857     3,058     2,551     0     3,945     0     0	A         B         C         D         E         F         G         H         I           2,004         2,720         2,930         2,447         0         3,774         0         0         0           0         0         0         0         1,301         0         0         0           2,149         2,994         3,186         2,659         0         4,116         0         0         0           0         0         0         0         1,414         0         0         0           2,075         2,857         3,058         2,551         0         3,945         0         0         0	A         B         C         D         E         F         G         H         I         J           2,004         2,720         2,930         2,447         0         3,774         0	A         B         C         D         E         F         G         H         I         J         K           2,004         2,720         2,930         2,447         0         3,774         0	A         B         C         D         E         F         G         H         I         J         K         L           2,004         2,720         2,930         2,447         0         3,774         0	A         B         C         D         E         F         G         H         I         J         K         L         Period           2,004         2,720         2,930         2,447         0         3,774         0 </td

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number CONSECO INSURANCE COMPANY (800) 541-2254 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ D $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.999 0 0 2,779 0 0 0 0 0 01 2,470 2.355 0 days AA2,127 02 0 0 2,627 0 2,957 2,505 0 0 0 0 0 0 days AA 03 2,276 0 0 2,811 0 3,164 2,681 0 0 0 0 0 AA 0 days 04 2,446 0 3,021 0 3,400 2,881 0 0 0 0 0 AA0 0 days 05 2,765 0 0 3,415 0 3,844 3,257 0 0 0 0 0 0 days AA Customer Service Number CONTINENTAL GENERAL INSURANCE COMPANY 800-880-8824 ext. 1431 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ K $\boldsymbol{L}$ $\boldsymbol{F}$ $\boldsymbol{J}$ 01 7,702 7,115 8,896 5,272 7,911 6,648 0 0 0 0 0 AA6,513 0 days 4,299 3,971 4,965 3,635 2,942 3,710 0 0 0 0 0 02 4,415 0 days AA 0 0 0 0 0 0 0 0 03 1,798 0 0 0 0 days AA 04 0 0 0 0 0 1,004 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 80

GENV	VORT	H LIFI	E AND	ANNU	J <b>ITY I</b>	NSUR	ANCE	COM	PANY			Cu	stomer Servi (877) 825	
Region					Medio	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,699	0	2,903	2,594	0	2,905	0	0	0	3,601	0	0	0 days	AA
GENV	VORT	H LIFI	E INSU	JRAN(	CE CO	MPAN	Y					Си	stomer Servi 877-825-	
Region					Medio	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	2,230	2,784	3,256	2,812	0	3,353	0	0	0	0	0	0	0 days	AA
02	1,616	2,018	2,360	2,038	0	2,431	0	0	0	0	0	0	0 days	AA
03	1,709	2,134	2,496	2,156	0	2,570	0	0	0	0	0	0	0 days	AA
GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	ΝΥ			Си	stomer Servi	
Region					Medio	care Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,491	2,209	2,501	0	0	2,524	0	0	0	0	0	0	60 days	AA
03	1,220	1,808	2,047	0	0	2,065	0	0	0	0	0	0	60 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{E}$ $\boldsymbol{H}$ K D $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,404 2,100 2,052 1.992 1.788 0 0 04 0 3.144 3.516 0 days AA 2,388 0 3,288 0 3,192 2,916 5,316 0 0 0 days 05 3,588 4,476 AA 1,920 0 2,772 0 2,724 3,000 2,424 3,936 4,560 0 0 0 06 0 days AA07 1,548 0 2,316 0 2,256 2,496 3,456 3,864 0 0 AA1,968 0 0 days

### **HUMANA INSURANCE COMPANY**

Customer Service Number 1-800-872-7294

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,484	2,616	3,036	0	0	3,060	0	0	0	0	1,440	2,088	90 days	AA
02	2,112	2,232	2,592	0	0	2,604	0	0	0	0	1,224	1,788	90 days	AA
03	1,764	1,860	2,160	0	0	2,172	0	0	0	0	1,020	1,488	90 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

### Southern California Regions Individual Policy Rates for Male, Age 80

LINC	OLN H	IERIT.	AGE L	IFE IN	ISURA	NCE (	COMP	ANY				Си	stomer Servi 1-800-287	
Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	A	$\boldsymbol{B}$	C	D	E	$\boldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,585	2,133	2,491	2,219	0	2,568	0	0	0	0	0	0	0 days	AA
02	1,463	1,969	2,299	2,048	0	2,370	0	0	0	0	0	0	0 days	AA
03	1,341	1,805	2,108	1,878	0	2,173	0	0	0	0	0	0	0 days	AA
04	1,219	1,641	1,916	1,707	0	1,975	0	0	0	0	0	0	0 days	AA

## MARQUETTE NATIONAL LIFE INSURANCE COMPANY

Customer Service Number 800-934-1126

	_												000-73 <b>-</b>	1120
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,161	0	0	2,877	0	3,367	3,023	0	0	0	0	0	180 days	AA
03	2,377	0	0	3,014	0	3,527	3,167	0	0	0	0	0	180 days	AA
05	2,614	0	0	3,315	0	3,880	3,484	0	0	0	0	0	180 days	AA
06	2,881	0	0	3,653	0	4,276	3,840	0	0	0	0	0	180 days	AA
07	3,137	0	0	3,978	0	4,656	4,181	0	0	0	0	0	180 days	AA
08	3,459	0	0	4,385	0	5,133	4,609	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies'' on PAGE 408.

Southern California Regions
Individual Policy Rates for Male 80 - Page 401

### Southern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number MENNONITE MUTUAL AID ASSOCIATION 800-348-7468 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.699 2,680 0 0 0 01 0 3.055 1.873 0 days IA 02 1,463 0 0 2,308 0 0 0 1,613 0 days 2,631 IA 03 1,538 0 0 0 2,425 2,765 0 0 0 1,695 0 days IA 05 1,637 0 0 2,582 2,944 0 0 1,804 0 0 0 0 0 days IA

### MUTUAL OF OMAHA INSURANCE COMPANY

Customer Service Number

1	800-316	-0842
	TT7 *4*	D

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	E	$\boldsymbol{F}$	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,545	0	4,248	4,625	0	4,315	3,485	0	0	0	0	0	0 days	AA
02	2,154	0	3,594	3,914	0	3,651	2,949	0	0	0	0	0	0 days	AA
03	1,849	0	3,086	3,360	0	3,134	2,532	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Regions Individual Policy Rates for Male, Age 80

PACII	FICAR	E LIF	E AND	HEAL	LTH I	NSURA	NCE (	COM	PANY,	INC.		Cus	stomer Servi -888-202	
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,932	0	3,084	0	0	3,144	2,796	0	0	3,084	0	0	0 days	AA
02	1,440	0	2,628	0	0	2,688	2,400	0	0	2,640	0	0	0 days	AA
03	1,536	0	2,640	0	0	2,844	2,568	0	0	2,784	0	0	0 days	AA
04	1,308	0	2,472	0	0	2,544	2,244	0	0	2,496	0	0	0 days	AA
05	1,896	0	3,024	0	0	3,216	3,012	0	0	3,144	0	0	0 days	AA
07	2,100	0	3,024	0	0	3,216	2,844	0	0	3,144	0	0	0 days	AA
PENN	SYLV	ANIA	LIFE I	NSUR	ANCE	COM	PANY					Cus	stomer Servi	
Region							ment Policy	Plan					800-275- Waiting	7300 Rating
Number*	A	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
02	2,401	3,354	3,712	3,379	0	4,006	3,682	0	0	0	0	0	180 days	AA
03	2,881	4,024	4,454	4,055	0	4,808	4,418	0	0	0	0	0	180 days	AA
04	3,169	4,427	4,900	4,460	0	5,288	4,860	0	0	0	0	0	180 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

### Southern California Regions Individual Policy Rates for Male, Age 80

### PHYSICIANS LIFE INSURANCE COMPANY

Customer Service Number 1-800-228-9100

													1-000-220	7100
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,727	2,182	0	0	0	3,088	2,533	0	0	0	0	0	0 days	AA
03	1,962	2,480	0	0	0	3,509	2,878	0	0	0	0	0	0 days	AA
04	2,668	3,372	0	0	0	4,772	3,914	0	0	0	0	0	0 days	AA
06	1,813	2,294	0	0	0	3,323	2,726	0	0	0	0	0	0 days	IA
07	2,060	2,606	0	0	0	3,776	3,098	0	0	0	0	0	0 days	IA
08	2,802	3,545	0	0	0	5,136	4,213	0	0	0	0	0	0 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 80

DARD	LIFE	AND A	ACCID	ENT I	NSUR	ANCE	COM	<b>IPANY</b>			Cu		
				Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
2,558	3,208	3,690	3,186	3,011	3,156	3,202	0	0	0	0	0	0 days	AA
0	0	0	0	0	484	0	0	0	0	0	0	0 days	AA
2,132	2,673	3,075	2,655	2,509	2,630	2,668	0	0	0	0	0	0 days	AA
0	0	0	0	0	403	0	0	0	0	0	0	0 days	AA
2,217	2,780	3,198	2,761	2,609	2,735	2,775	0	0	0	0	0	0 days	AA
0	0	0	0	0	419	0	0	0	0	0	0	0 days	AA
1,791	2,245	2,583	2,230	2,107	2,209	2,241	0	0	0	0	0	0 days	AA
0	0	0	0	0	339	0	0	0	0	0	0	0 days	AA
	A 2,558 0 2,132 0 2,217 0 1,791	A     B       2,558     3,208       0     0       2,132     2,673       0     0       2,217     2,780       0     0       1,791     2,245	A         B         C           2,558         3,208         3,690           0         0         0           2,132         2,673         3,075           0         0         0           2,217         2,780         3,198           0         0         0           1,791         2,245         2,583	A         B         C         D           2,558         3,208         3,690         3,186           0         0         0         0           2,132         2,673         3,075         2,655           0         0         0         0           2,217         2,780         3,198         2,761           0         0         0         0           1,791         2,245         2,583         2,230	A         B         C         D         E           2,558         3,208         3,690         3,186         3,011           0         0         0         0         0           2,132         2,673         3,075         2,655         2,509           0         0         0         0         0           2,217         2,780         3,198         2,761         2,609           0         0         0         0         0           1,791         2,245         2,583         2,230         2,107	A         B         C         D         E         F           2,558         3,208         3,690         3,186         3,011         3,156           0         0         0         0         484           2,132         2,673         3,075         2,655         2,509         2,630           0         0         0         0         403           2,217         2,780         3,198         2,761         2,609         2,735           0         0         0         0         419           1,791         2,245         2,583         2,230         2,107         2,209	A         B         C         D         E         F         G           2,558         3,208         3,690         3,186         3,011         3,156         3,202           0         0         0         0         484         0           2,132         2,673         3,075         2,655         2,509         2,630         2,668           0         0         0         0         403         0           2,217         2,780         3,198         2,761         2,609         2,735         2,775           0         0         0         0         419         0           1,791         2,245         2,583         2,230         2,107         2,209         2,241	A         B         C         D         E         F         G         H           2,558         3,208         3,690         3,186         3,011         3,156         3,202         0           0         0         0         0         484         0         0           2,132         2,673         3,075         2,655         2,509         2,630         2,668         0           0         0         0         0         403         0         0           2,217         2,780         3,198         2,761         2,609         2,735         2,775         0           0         0         0         0         419         0         0           1,791         2,245         2,583         2,230         2,107         2,209         2,241         0	A         B         C         D         E         F         G         H         I           2,558         3,208         3,690         3,186         3,011         3,156         3,202         0         0           0         0         0         0         484         0         0         0           2,132         2,673         3,075         2,655         2,509         2,630         2,668         0         0           0         0         0         0         403         0         0         0           2,217         2,780         3,198         2,761         2,609         2,735         2,775         0         0           0         0         0         0         419         0         0         0           1,791         2,245         2,583         2,230         2,107         2,209         2,241         0         0	A         B         C         D         E         F         G         H         I         J           2,558         3,208         3,690         3,186         3,011         3,156         3,202         0         0         0         0           0         0         0         0         484         0         0         0         0           2,132         2,673         3,075         2,655         2,509         2,630         2,668         0         0         0           0         0         0         0         403         0         0         0         0           2,217         2,780         3,198         2,761         2,609         2,735         2,775         0         0         0           0         0         0         0         419         0         0         0         0           1,791         2,245         2,583         2,230         2,107         2,209         2,241         0         0         0	A         B         C         D         E         F         G         H         I         J         K           2,558         3,208         3,690         3,186         3,011         3,156         3,202         0	DARD LIFE AND ACCIDENT INSURANCE COMPANY           Medicare Supplement Policy Plan:           A         B         C         D         E         F         G         H         I         J         K         L           2,558         3,208         3,690         3,186         3,011         3,156         3,202         0	A         B         C         D         E         F         G         H         I         J         K         L         Waiting Period           2,558         3,208         3,690         3,186         3,011         3,156         3,202         0

### STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Customer Service Number
ntact Local State Farm Age

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	$\boldsymbol{C}$	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,732	0	2,612	0	0	2,638	0	0	0	0	0	0	0 days	AA
03	1,782	0	2,687	0	0	2,714	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the

"Region Descriptions & Company Notes For Individual Policies" on PAGE 408.

Southern California Regions
Individual Policy Rates for Male 80 - Page 405

## Southern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 0 0 0 0 0 0 10 1.866 0 0 3,330 2,976 0 60 days IΑ 11 0 0 0 0 0 0 0 0 0 0 0 60 days 1,212 AA 14 1,399 0 0 0 0 2,497 2,232 0 0 0 0 0 60 days IA 15 0 0 0 0 910 0 0 0 0 0 0 60 days AA0 19 0 3,466 3,865 3,836 0 0 0 0 0 0 0 0 AA 0 days 21 0 2,899 2,877 0 0 0 0 0 0 0 0 2,600 0 days AA Customer Service Number UNITED TEACHER ASSOCIATES INSURANCE COMPANY (800) 880-8824 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ B $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ I K $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ 2,897 3,582 4,140 0 4,078 3,423 0 2,694 0 0 180 days AA01 3,476 2,446 3,549 0 0 180 days 02 4,388 5,071 4,258 0 4,996 4,193 0 2,997 3,300 AA 4,201 4,963 3,547 03 5,194 6,003 5,040 0 5,913 0 3,906 0 0 180 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

## Southern California Regions Individual Policy Rates for Male, Age 80

#### Customer Service Number UNITED WORLD LIFE INSURANCE COMPANY 1-877-845-0892 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ F $\boldsymbol{J}$ $\boldsymbol{L}$ 2,029 2,441 0 0 0 0 0 0 0 01 2,941 2.631 0 days AA 02 1,717 0 0 0 2,489 2,226 0 0 0 0 0 0 days 2,065 AA 03 1,474 0 0 0 1,911 0 0 0 0 0 0 days 1,773 2,137 AA Customer Service Number USAA LIFE INSURANCE COMPANY 1-800-531-8000 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ J K $\boldsymbol{L}$ B D $\boldsymbol{H}$ $\boldsymbol{E}$ 0 01 1,590 0 2,172 0 2,170 2,246 0 0 0 0 0 0 days AA1,720 2,442 0 0 0 0 0 0 0 02 0 2,368 2,356 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Individual Policies' on PAGE 408.

# Southern California Region Descriptions and Company Notes For Individual Policies

The purpose of this section is to provide you with a description of each company's rating region, as well as, any of the company's notes and disclaimers regarding the rates posted.

COMPANY	Admiral Life Insurance Company of America
Region Numb	Region Description & Company's Notes
01	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-918 AND 926-928
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 AND 950-961
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 929-931 AND 940-949
COMPANY	Aetna Life Insurance Company
Region Numb	Per Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR: Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara, Ventura Counties. Contact company for more details.
COMPANY	Bankers Life and Casualty Company
COMPANY Region Number	
Region Numb	per Region Description & Company's Notes
Region Numb	Region Description & Company's Notes  INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961.
Region Number 01 02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961.  INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948.  HIGH DEDUCTIBLE PLAN "F". INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961. Sold under form "GR-A06FH". CONTACT

### COMPANY Blue Cross of California

egion Number	Region Description & Company's Notes
01	NDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans A & J All areas of California
02 , , ,	NDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans C & F AVAILABLE IN THE FOLLOWING AREAS: Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba. Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus. Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
,	NDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans C & F AVAILABLE IN THE FOLLOWING AREAS: Area 4 Counties: Orange Area 5 Counties: Los Angeles (except those Los Angeles ZIP codes listed in Area 6 - CONTACT COMPANY FOR MORE DETAILS)
04 /	NDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Pre-65 Plans C & F AVAILABLE IN THE FOLLOWING AREAS: Area 6 Counties: Riverside, San Bernardino, San Diego and the following ZIP codes in Los Angeles County (includes the following ZIP codes) 91702, 91703, 91706, 91714- 91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93534- 93534-93536, 93539, 93543, 93544, 93550-93553, 93536, 93584, 93586, 93590 and 93591. CONTACT COMPANY FOR MORE DETAILS.
, , , ,	NDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Standard Plan A, Senior Classic C, F, I & J.  AVAILABLE IN THE FOLLOWING AREAS:  Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba.  Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus.  Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara
,	NDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Standard Plan A, Senior Classic C, F, I & J.  AVAILABLE IN THE FOLLOWING AREAS:  Area 4 Counties: Orange.  Area 5 Counties: Los Angeles (except those Los Angeles ZIP codes listed in Area 6 - CONTACT COMPANY FOR MORE DETAILS)
,	NDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Standard Plan A, Senior Classic C & F Plan.  AVAILABLE IN THE FOLLOWING AREAS:  Area 6 Counties: Riverside, San Bernardino, San Diego and the following ZIP codes in Los Angeles County (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93534-93536, 93534-93536, 93539, 93543, 93544, 93550-93553, 93536, 93584, 93586, 93590 and 93591. CONTACT COMPANY FOR MORE DETAILS.

#### Southern California Regions

# Company Region Description and Rating Footnotes for Individual Policies

INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the Blue Cross Senior Classic I & J.

AVAILABLE IN THE FOLLOWING AREAS:

Area 4 Counties: Orange. Area 5 Counties: Los Angeles

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Area 6 Counties: Riverside, San Bernardino, San Diego and Los Angeles (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91780, 91780, 91789, 91799, 93510, 93532, 93534-93536, 93539, 93543, 93544,

93550-93553, 93536, 93584, 93586, 93590 and 93591. CONTACT COMPANY FOR MORE DETAILS.

09 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Plan (a High Deductible version of the Classic F Plan)

AVAILABLE IN THE FOLLOWING AREAS:

Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba.

Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus.

Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara

10 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Plan (a High Deductible version of the Classic F Plan)

Area 4 Counties: Orange Area 5 Counties: Los Angeles

Area 6 Counties: Riverside, San Bernardino, San Diego and Los Angeles (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93532, 93534-93536, 93536, 93536, 93584, 93586, 93590 and 93591.

11 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Preferred Plan (a High Deductible version of the Classic F Plan, including; additional benefits not included with the SmartChoice Plan).

AVAILABLE IN THE FOLLOWING AREAS:

Area 1 Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba.

Area 2 Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma and Stanislaus.

Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Barbara, Santa Clara

12 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: For the SmartChoice Preferred Plan (a High Deductible version of the Classic F Plan, including; additional benefits not included with the SmartChoice Plan)

AVAILABLE IN THE FOLLOWING AREAS:

Area 4 Counties: Orange Area 5 Counties: Los Angeles

Area 6 Counties: Riverside, San Bernardino, San Diego and Los Angeles (includes the following ZIP codes) 91702, 91703, 91706, 91714-91716, 91721-91724, 91731-91735, 91740, 91744-91749, 91754, 91756, 91770-91772, 91774-91776, 91778, 91780, 91788-91793, 91795, 91798, 91799, 93510, 93532, 93534-93536, 93536, 93536, 93536, 93584, 93586, 93590 and 93591.

### COMPANY California Physicians' Service dba Blue Shield of California

Region Number	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: LOS ANGELES & ORANGE
02	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: RIVERSIDE & SAN BERNARDINO
03	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: SAN DIEGO
04	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: KERN, SANTA BARBARA & VENTURA
00	INDIVIDUAL POLICY RATES FOR THE FOLLOWING COUNTIES: ALAMEDA, ALPINE, AMADOR, BUTTE, CALAVERAS, COLUSA, CONTRA COSTA, DEL NORTE, EL DORADO, FRESNO, GLENN, HUMBOLDT, IMPERIAL, INYO, KINGS, LAKE, LASSEN, MADERA, MARIN, MARIPOSA, MENDOCINO, MERCED, MODOC, MONO, MONTEREY, NAPA, NEVADA, PLACER, PLUMAS, SACRAMENTO, SAN BENITO, SAN FRANCISCO, SAN LUIS OBISPO, SAN MATEO, SANTA CLARA, SANTA CRUZ, SHASTA, SIERRA, SISKIYOU, SOLANO, SUTTER, TEHAMA, TRINITY, TULARE, TUOLUMNE, YOLO, AND YUBA.

Region Numbe	r Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-922, 929, 931-939, 950-955 & 959-962.
02	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-922, 929, 931-939, 950-955 & 959-962.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918
04	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 923-928, 930, 940-949 & 956-958.
06	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 920-921, 923-928, 930, 940-949 & 956-958.

### COMPANY CONSECO INSURANCE COMPANY

Region Number	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 934, 936-941, 950, 951, 955 & 960.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 932, 942, 952-954, 956-959 & 961.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919, 920, 922-925, 929 & 943-949.
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 921, 930, 933 & 935.
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918 & 926-928.

\*REGION NUMBER: This is the geographical region that applies to the rate reported.

COMPANY	Continental General Insurance Company
Region Numb	Per Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-930, 940-941, 943-948 & 950-951.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-939, 942, 949 & 952-961.
03	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-930, 940-941, 943-948 & 950-951.
04	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-939, 942, 949 & 952-961.
COMPANY	Genworth Life and Annuity Insurance Company
Region Numb	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES ARE AVAILABLE TO ALL AREAS STATEWIDE.
COMPANY	Genworth Life Insurance Company
Region Numb	Region Description & Company's Notes
01	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODES RANGES: 900-918 and 926-928.
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 and 950-961.

### COMPANY Globe Life and Accident Insurance Company

Region Number	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-922 & 926-930
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962
U <del>7</del>	AVAILABLE DURING OPEN ENROLLMENT ONLY. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-922 & 926-930 CONTACT COMPANY FOR MORE DETAILS.
00	AVAILABLE DURING OPEN ENROLLMENT ONLY. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962 CONTACT COMPANY FOR MORE DETAILS.

### COMPANY Health Net Life Insurance Company

Re	gion Numbe	r Region Description & Company's Notes
	04	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Alpine, Amador, Butte, Colusa, Del Norte, El Dorado, Glenn, Imperial, Kern, Kings, Lassen, Madera, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Nevada, Plumas, Sacramento, San Louis Obispo, Santa Barbara, Santa Cruz, Shasta, Stanislaus, Sutter, Trinity, Tulare, Tuolumne, Yolo and Yuba.
	05	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Los Angeles and Orange.
	06	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Riverside, San Bernardino, San Diego and Ventura.
	07	INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Calaveras, Fresno, Humboldt, Inyo, Lake, Placer, San Benito, San Joaquin, Santa Clara, Sierra, Siskiyou, Sonoma and Tehama.

### COMPANY Humana Insurance Company

#### Region Number

### Region Description & Company's Notes

- 01 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-91306, 91308-91316, 91321-91357, 91363-91376, 91380-91618, 91702-91706, 91711-91724, 91731-91735, 31740-31741, 91744-91750, 91754-91756, 91765-91780, 91788-91797, 91799-91899, 926-92663, 92673-92859, 92861-92871, 92885-92899, 93242, 93510, 93532-93539, 93543-93544, 93550-93553, 93563, 93584-93591, 93599, 94503-94509, 94511, 94513-94531, 94547-94549, 94553, 94556, 94558-94559, 94561-94565, 94569-94570, 94572-94576, 94581-94583, 94595-94599, 94708, 948-94850, 95422-95424, 95426, 95435, 95443, 95451, 95453, 95457-95458, 95461-95464, 95485, 95493, 96001-96003, 96007-96008, 96011-96013, 96016-96017, 96028, 96033, 96040, 96047, 96049, 96051, 96059, 96062, 96065, 96069-96073, 96076, 96079, 96084, 96087-96089, 96095-96096, 96099 & 96120.
- 02 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 91307, 91319-91320, 91358-91362, 91377, 91701, 91708-91710, 91729-91730, 91737-91739, 91743, 91752, 91758-91764, 91784-91786, 91798, 919-92220, 92223-92226, 92230, 92234-92242, 92252-92256, 92258, 92260-92264, 92267-92270, 92275-92280, 92282, 92284-92327, 92329-92382, 92385-92386, 92391-92599, 92672, 92860, 92877-92883, 930-93012, 93015-93066, 93093-93094, 93203, 93205-93206, 93215-93216, 93220, 93222, 93224-93226, 93238, 93240-93241, 93249-93252, 93255, 93263, 93268, 93276, 93280, 93283-93285, 93287-93290, 933-93390, 93426, 93450-93451, 935-93505, 93516, 93518-93524, 93527-93528, 93531, 93554-93562, 93591, 93592-93596, 939-93962, 94501-94502, 94536-94564, 94550-94552, 94555, 94557, 94560, 94566, 94568, 94577-94580, 94586-94588, 946-94707, 64709-94720, 94901-94920, 949259, 94929-94930, 94933-94950, 94952, 94956-94971, 94773-94974, 94976-94998, 95004, 95012, 95023-95024, 95039, 95043, 95045, 95075, 95221-95226, 95228-95229, 95232-95233, 95245-95252, 95254-95257, 95552, 95563, 95595, 95692, 95901-95903, 95915, 95918-95919, 95923, 95925, 95934-95935, 95947, 95956, 95967-95962, 95971-95972, 95980-95981, 95983-95984, 96010, 96020, 96024, 96041, 96046, 96048, 96052, 96091, 96093, 96103, 96105-96106, 96114, 96122, 96135 & 96137.
- NDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 92222, 92227, 92231-92233, 92243-92251, 92257, 92259, 92266, 92273-92274, 92281, 92283, 92388, 92384, 92389, 93013-93014, 93067, 931-93202, 93204, 93207-93212, 93218-93219, 93221, 93223, 93227-93237, 93239, 93242, 93244-93247, 93254, 93256-93262, 93265-93267, 93270-93275, 93277-93279, 93283, 93259, 93291-93292, 93401-93424, 93427-93449, 93452-93483, 93512-93515, 93517, 93526, 93529-93530, 93541-93542, 93545-93549, 936-93888, 940-94497, 94510, 94512, 94533-94535, 94571, 94585, 94589-94592, 94922-94923, 94926-94928, 94931, 94951, 94953-94955, 94972, 94975, 94999, 95003, 95005-95011, 95013-95021, 95026-95038, 95041-95042, 95044, 95046-95073, 95076-95220, 95227, 95230, 95231, 95234-95242, 95253, 95258-95551, 955427-95433, 95436-35442, 95444, 95446, 95454-95456, 95459-95460, 95462-95463, 95465-95482, 95486-95492, 95494-95526, 95528-95551, 95537-95562, 95564-95589, 956-95691, 95693-95899, 95910-95914, 95916-95917, 95920-95922, 95924, 95926-95932, 95936-95946, 95948-95955, 95957-95960, 95963-95970, 95973-95979, 95982, 95986-95993, 96006, 96009, 96014-96015, 96021-96023, 96025-96027, 96029-96032, 96034-96039, 96044, 96050, 96053-96058, 96061, 96063-96064, 96067-96068, 96074-96075, 96078, 96078, 96078, 96080, 96085-96086, 96090, 96092, 96094, 96097, 96101, 96107-96113, 96115-96119, 96121, 96123-96128, 96130-96134, 96136 & 96140-96162.

### COMPANY Lincoln Heritage Life Insurance Company

Region Description & Company's Notes
INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918
INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 926-931 AND 940-949
INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 932-933 AND 935.
INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 934, 936-939 AND 945-962

### COMPANY Marquette National Life Insurance Company

Region Numbe	Region Description & Company's Notes
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932, 933, 940, 941, 943, 944, 950-953, 959 AND 961
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-922, 931, 934, 939, 945-947 AND 954
05	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925
06	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 930
07	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 926-928 AND 935
08	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900, 902-908 AND 910-918

### COMPANY Mennonite Mutual Aid Association

Region Numbe	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918. Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 936-937 Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-923, 929-935, 938-953, 959-961 Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 924-928 Mennonite Mutual Aid Association is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association.

### COMPANY Mutual of Omaha Insurance Company

Region Number	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918 & 926-928.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 930, 931 & 940-949.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 932-939 & 950-961.

### COMPANY PacifiCare Life and Health Insurance Company, Inc.

#### Region Description & Company's Notes

- 1 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-905, 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90612, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90659, 90660, 90661, 90662, 90665, 90670, 90711, 90701, 90701, 90704, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90723, 90731, 90732, 90733, 90734, 90744, 90745, 90746, 90747, 90748, 90748, 90749, 90755, 908, 910-916, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91759, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91789, 91789, 91790, 91791, 91792, 91793, 91795, 91797, 91799, 918, 93001, 93001, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033, 93034, 93035, 93036, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93093, 93094, 93099, 93203, 93205, 93206, 93215, 93216, 93220, 93222, 93224, 93225, 93226, 93238, 93240, 93241, 93241, 93243, 93249, 93250, 93251, 93252, 93255, 93263, 93564, 93593, 93561, 93516, 93518, 93519, 93523, 93524, 93527, 93528, 93531, 93532, 93534, 93535, 93536, 93539, 93543, 93544, 93550, 93551, 93552, 93553, 93554, 93555, 93556, 93560, 93561, 93563, 93584, 93586, 93590, 93591, 93596 and 93599.

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  INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 93013, 93014, 93067, 931, 93254, 93401, 93402, 93403, 93405, 93406, 93407, 93408, 93444, 93445, 93444, 93445, 93444, 93445, 93444, 93445, 93444, 93445, 93444, 93445, 93445, 93455, 93456, 93456, 93457, 93458, 93460, 93461, 93463, 93464, 93465 and 93483.
- O3 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 93512, 93517, 93529, 93541, 93546, 942, 95221, 95222, 95223, 95224, 95225, 95226, 95228, 95229, 95232, 95232, 95233, 95245, 95246, 95247, 95248, 95249, 95250, 95251, 95252, 95254, 95255, 95257, 95305, 95307, 95309, 95310, 95313, 95314, 95316, 95319, 95321, 95323, 95326, 95327, 95328, 95329, 95335, 95346, 95347, 95350, 95351, 95352, 95353, 95354, 95355, 95356, 95357, 95358, 95360, 95361, 95363, 95364, 95367, 95368, 95370, 95372, 95373, 95375, 95379, 95380, 95381, 95382, 95386, 95387, 95397, 95422, 95423, 95424, 95426, 95435, 95443, 95451, 95453, 95457, 95458, 95461, 95464, 95464, 95465, 95461, 95501, 95502, 95503, 95511, 95514, 95518, 95519, 95521, 95524, 95525, 95526, 95527, 95528, 95531, 95532, 95534, 95536, 95537, 95388, 95540, 95542, 95543, 95545, 95546, 95547, 95548, 95549, 95550, 95551, 95552, 95553, 95554, 95555, 95566, 95558, 95559, 95560, 95562, 95563, 95564, 95565, 95567, 95568, 95567, 95688, 95699, 95670, 95671, 95673, 95624, 95626, 95627, 95628, 95627, 95628, 95631, 95632, 95634, 95632, 95634, 95644, 95645, 95644, 95645, 95644, 95645, 95644, 95645, 95674, 95674, 95678, 95674, 95678, 95679, 95678, 95679, 95680, 95681, 95682, 95683, 95664, 95665, 95667, 95668, 95667, 95668, 95670, 95671, 95673, 95674, 95675, 95676, 95677, 95678, 95679, 95680, 95681, 95682, 95683, 95684, 95665, 95667, 95668, 95669, 95667, 95668, 95669, 95677, 95678, 95679, 95680, 95681, 95682, 95683, 95684, 95662, 95693, 95694, 95695, 95697, 95698, 95699 and 957-961
- 04 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 92328, 92384, 92389, 93201, 93202, 93204, 93207, 93208, 93210, 93212, 93218, 93219, 93221, 93223, 93227, 93230, 93232, 93234, 93235, 93237, 93239, 93242, 93244, 93245, 93246, 93247, 93256, 93257, 93258, 93260, 93261, 93262, 93265, 93266, 93267, 93270, 93271, 93272, 93274, 93275, 93277, 93278, 93279, 93282, 93286, 93290, 93291, 93292, 93426, 93450, 93513, 93514, 93515, 93522, 93526, 93530, 93542, 93545, 93549, 936-939, 95004, 95012, 95023, 95024, 95039, 95043, 95045, 95075, 95301, 95303, 95306, 95311, 95312, 95315, 95317, 95318, 95322, 95324, 95325, 95333, 95334, 95338, 95340, 95341, 95342, 95343, 95344, 95345, 95348, 95365, 95369, 95374, 95388 and 95389.
- 05 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 91701, 91708, 91709, 91710, 91729, 91730, 91737, 91739, 91743, 91752, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 91798, 919-922, 92301, 92304, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92320, 92321, 92323, 92324, 92325, 92326, 92327, 92329, 92332, 92334, 92335, 92336, 92337, 92338, 92339, 92340, 92341, 92342, 92345, 92346, 92347, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92363, 92364, 92365, 92366, 92366, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92397, 92398, 92399, 924, 925, 92860, 92877, 92878, 92879, 92880, 92881, 92882, 92883, 93558, 93562 and 93592.
- 07 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 90620, 90621, 90622, 90623, 90624, 90630, 90631, 90632, 90633, 90680, 90720, 90721, 90740, 90742, 90743, 926, 927, 92801, 92802, 92803, 92804, 92805, 92806, 92807, 92808, 92809, 92811, 92812, 92814, 92815, 92816, 92817, 92821, 92822, 92823, 92825, 92831, 92832, 92833, 92834, 92835, 92836, 92837, 92838, 92840, 92841, 92842, 92843, 92844, 92845, 92846, 92850, 92856, 92857, 92859, 92861, 92862, 92863, 92864, 92865, 92866, 92867, 92868, 92869, 92870, 92871, 92885, 92886, 92887 and 92899.

COMPANY	Pennsylvania Life Insurance Company
Region Numb	er Region Description & Company's Notes
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 926-931
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 932-933 & 935.
COMPANY	Physicians Life Insurance Company

Region Number	Region Description & Company's Notes
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 930-932, 934, 936-939, 950-952, 959-961 CONTACT COMPANY FOR MORE DETAILS.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 933, 935. 945-949, 953-954 CONTACT COMPANY FOR MORE DETAILS.
04	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-921, 926-928, 940-941, 943-944 CONTACT COMPANY FOR MORE DETAILS.
06	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 930-932, 934, 936-939, 950-952, 959-961 CONTACT COMPANY FOR MORE DETAILS.
07	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 933, 935, 945-949, 953-954 CONTACT COMPANY FOR MORE DETAILS.
08	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-921, 926-928, 940-941, 943-944 CONTACT COMPANY FOR MORE DETAILS.

### COMPANY Standard Life and Accident Insurance Company

Region Number	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928 & 935.
02	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928 & 935.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-921 & 945-948.
04	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-921 & 945-948
05	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 930 & 933
06	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 922-925, 930 & 933
07	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 932, 934, 936-939, 942, 943, 950, 951 & 954-961
08	HIGH DEDUCTIBLE "F" PLAN. CONTACT COMPANY FOR MORE INFORMATION. INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931, 932, 934, 936-939, 942, 943, 950, 951 & 954-961

INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 91319, 91320, 91358, 91359, 91360, 91361, 91362, 91377, 91701, 91701, 91708, 91709, 91710, 91729, 91730,

#### COMPANY State Farm Mutual Automobile Insurance Company

Region Number

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#### Region Description & Company's Notes

91737, 91737, 91739, 91743, 91752, 91758, 91761, 91762, 91763, 91764, 91784, 91785, 91786, 91798, 91901, 91902, 91903, 91905, 91906, 91908, 91909, 91910, 91911, 91912, 91913, 91914, 91915, 91916, 91917, 91921, 91931, 91932, 91933, 91934, 91935, 91941, 91942, 91943, 91944, 91945, 91946, 91947, 91948, 91950, 91951, 91962, 91963, 91976, 91977, 91978, 91979, 91980, 91987, 91990, 92003, 92004, 92007, 92008, 92009, 92013, 92014, 92018, 92019, 92020, 92021, 92022, 92023, 92024, 92025, 92026, 92027, 92028, 92029, 92030, 92033, 92036, 92037, 92038, 92039, 92040, 92046, 92049, 92051, 92052, 92054, 92055, 92056, 92057, 92058, 92059, 92060, 92061, 920590, 92059, 92059, 92059, 92059, 92059000, 92059, 92059, 92059, 92059, 92059, 92059, 92059, 92059, 92059, 92059, 92059, 92059, 92092064, 92065, 92066, 92067, 92068, 92069, 92070, 92071, 92072, 92074, 92075, 92078, 92079, 92082, 92083, 92084, 92085, 92086, 92088, 92090, 92091, 92092, 92093, 92096, 92101, 92102, 92103, 92104, 92105, 92106, 92107, 92108, 92108, 92109, 92110, 92111, 92112, 92113, 92114, 92115, 92116, 92117, 92118, 92119, 92120, 92121, 92122, 92123, 92124, 92126, 92127, 92128, 92129, 92130, 92131, 92132, 92133, 92134, 92135, 92136, 92137, 92138, 92139, 92140, 92142, 92143, 92145, 92147, 92149, 92150, 92152, 92153, 92154, 92155, 92158, 92159, 92160, 92161, 92162, 92163, 92164, 92165, 92166, 92167, 92168, 92169, 92170, 92171, 92172, 92173, 92174, 92175, 92176, 92177, 92178, 92179, 92182, 92184, 92186, 92187, 92190, 92191, 92192, 92193, 92194, 92195, 92196, 92197, 92198, 92199, 92201, 92202, 92203, 92210, 92211, 92220, 92222, 92223, 92225, 92226, 92227, 92230, 92231, 92232, 92233, 92234, 92235, 92236, 92239, 92240, 92241, 92242, 92243, 92244, 92249, 92250, 92251, 92252, 92253, 92254, 92255, 92256, 92257, 92258, 92259, 92260, 92261, 92262, 92263, 92264, 92266, 92267, 92268, 92270, 92273, 92274, 92275, 92276, 92277, 92278, 92280, 92281, 92282, 92283, 92284, 92285, 92286, 92292, 92301, 92304, 92305, 92307, 92308, 92309, 92310, 92311, 92312, 92313, 92314, 92315, 92316, 92317, 92318, 92320, 92321, 92322, 92323, 92324, 92325, 92326, 92327, 92329, 92332, 92332, 92334, 92335, 92336, 92337, 92338, 92339, 92340, 92341, 92342, 92345, 92346, 92347, 92350, 92352, 92354, 92356, 92357, 92358, 92359, 92363, 92364, 92365, 92366, 92368, 92369, 92371, 92372, 92373, 92374, 92375, 92376, 92377, 92378, 92382, 92385, 92386, 92391, 92392, 92393, 92394, 92397, 92398, 92399, 92401, 92402, 92403, 92404, 92405, 92406, 92407, 92408, 92410, 92411, 92412, 92413, 92414, 92415, 92418, 92420, 92423, 92424, 92427, 92501, 92502, 92503, 92504, 92505, 92506, 92507, 92508, 92509, 92513, 92514, 92515, 92516, 92517, 92518, 92519, 92521, 92522, 92530, 92531, 92532, 92536, 92539, 92543, 92544, 92545, 92546, 92548, 92549, 92551, 92552, 92553, 92554, 92555, 92556, 92557, 92561, 92562, 92563, 92564, 92567, 92570, 92571, 92572, 92581, 92582, 92583, 92584, 92585, 92586, 92587, 92589, 92590, 92591, 92592, 92593, 92595, 92596, 92599, 92860, 92877, 92878, 92879, 92880, 92881, 92882, 92883, 93001, 93002, 93003, 93004, 93005, 93006, 93007, 93009, 93010, 93011, 93012, 93015, 93016, 93020, 93021, 93022, 93023, 93024, 93030, 93031, 93032, 93033,

94010, 94011, 94012, 94013, 94014, 94015, 94016, 94017, 94018, 94019, 94020, 94021, 94025, 94026, 94027, 94028, 94029, 94030, 94031, 94037, 94038, 94044, 94045, 94059, 94060, 94061, 94062, 94063, 94064, 94065, 94066, 94067, 94070, 94071, 94074, 94080, 94083, 94086, 94098, 94099, 94101, 94102, 94103, 94104, 94105, 94106, 94107, 94108, 94109, 94110, 94111, 94112, 94114, 94115, 94116, 94117, 94118, 94119, 94120, 94121, 94122, 94123, 94124, 94125, 94126, 94127, 94128, 94129, 94130, 94131, 94132, 94133, 94134, 94135, 94136, 94137, 94138, 94139, 94140, 94141, 94142, 94143, 94144, 94145, 94146, 94147, 94150, 94151, 94152, 94153, 94156, 94157, 94159, 94160, 94161, 94162, 94163, 94164, 94165, 94166, 94167, 94168, 94169, 94171, 94172, 94175, 94177, 94188, 94307, 94308, 94401, 94402, 94404, 94405, 94406, 94407, 94408, 94409, 94497, 94501, 94502, 94503, 94506, 94507, 94508, 94509, 94510, 94511, 94512, 94513, 94514, 94515, 94516, 94517, 94518, 94519, 94520, 94521, 94522, 94523, 94524, 94525, 94526, 94527, 94528, 94529, 94530, 94531, 94533, 94536, 94537, 94538, 94539, 94540, 94541, 94542, 94543, 94544, 94545, 94546, 94547, 94548, 94549, 94550, 94551, 94552, 94553, 94555, 94556, 94557, 94580, 94591, 94580, 94560, 94561, 94562, 94563, 94564, 94565, 94566, 94567, 94568, 94569, 94570, 94571, 94572, 94573, 94574, 94575, 94578, 94578, 94579, 94580, 94581, 94583, 94586, 94587, 94588, 94589, 94590, 94591, 94592, 94595, 94596, 94597, 94598, 94629, 94603, 94601, 94602, 94603, 94604, 94602, 94603, 94604, 94605, 94606, 94607, 94608, 94609, 94610, 94611, 94612, 94613, 94614, 94615, 94618, 94619, 94610, 94611, 94612, 94613, 94614, 94615, 94618, 94619, 94700, 94710, 94710, 94710, 94710, 94720, 94801, 94802, 94803, 94804, 94805, 94806, 94807, 94808, 94850, 94850, 94904, 94904, 94912, 94913, 94914, 94915, 94920, 94923, 94924, 94925, 94926, 94927, 94928, 94929, 94930, 94931, 94933, 94937, 94938, 94939, 94940, 94941, 94945, 94945, 94946, 94947, 94948, 94949, 94950, 94951, 94952, 94953, 94955, 94956, 94957, 94960, 94963, 94960, 94960, 94966, 94

93034, 93035, 93040, 93041, 93042, 93043, 93044, 93060, 93061, 93062, 93063, 93064, 93065, 93066, 93093, 93094, 93099, 93558, 93562, 93592, 94002, 94003, 94005,

95446, 95448, 95450, 95452, 95462, 95465, 95471, 95472, 95473, 95476, 95480, 95486, 95487, 95492, 95497, 95620, 95625, 95687, 95688 AND 95696.

for Individual Policies

03

INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 90001, 90002, 90003, 90004, 90005, 90006, 90007, 90008, 90009, 90010, 90011, 90012, 90013, 90014, 90015, 90016, 90017, 90018, 90019, 90020, 90021, 90022, 90023, 90024, 90025, 90026, 90027, 90028, 90029, 90030, 90031, 90032, 90033, 90034, 90035, 90036, 90037, 90038, 90039, 90040, 90041, 90042, 90043, 90044, 90045, 90046, 90047, 90048, 90049, 90050, 90051, 90052, 90053, 90054, 90055, 90056, 90057, 90058, 90059, 90060, 90061, 90062, 90063, 90064, 90065, 90066, 90067, 90068, 90069, 90070, 90071, 90072, 90073, 90074, 90075, 90076, 90077, 90078, 90079, 90080, 90081, 90082, 90083, 90084, 90086, 90087, 90088, 90089, 90091, 90093, 90094, 90095, 90096, 90097, 90099, 90101, 90102, 90103, 90174, 90185, 90189, 90201, 90202, 90209, 90210, 90211, 90212, 90213, 90220, 90221, 90222, 90223, 90224, 90230, 90231, 90232, 90233, 90239, 90240, 90241, 90242, 90245, 90247, 90248, 90249, 90250, 90251, 90254, 90255, 90260, 90261, 90262, 90263, 90264, 90265, 90266, 90267, 90270, 90272, 90274, 90275, 90277, 90278, 90280, 90290, 90291, 90292, 90293, 90294, 90295, 90296, 90301, 90302, 90303, 90304, 90305, 90306, 90307, 90308, 90309, 90310, 90311, 90312, 90313, 90397, 90398, 90401, 90402, 90403, 90404, 90405, 90406, 90407, 90408, 90409, 90410, 90411, 90501, 90502, 90503, 90504, 90505, 90506, 90507, 90508, 90509, 90510, 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90612, 90620, 90621, 90622, 90623, 90624, 90630, 90631, 90632, 90633, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90659, 90660, 90661, 90662, 90665, 90670, 90671, 90680, 90701, 90702, 90703, 90704, 90706, 90707, 90710, 90711, 90712, 90713, 90714, 90715, 90716, 90717, 90720, 90721, 90723, 90731, 90732, 90733, 90734, 90740, 90742, 90743, 90744, 90745, 90746, 90747, 90748, 90749, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90809, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90845, 90846, 90847, 90848, 90853, 90888, 90899, 91001, 91003, 91006, 91007, 91009, 91010, 91011, 91012, 91016, 91017, 91020, 91021, 91023, 91024, 91025, 91030, 91031, 91040, 91041, 91042, 91043, 91046, 91050, 91051, 91066, 91077, 91101, 91102, 91103, 91104, 91105, 91106, 91107, 91108, 91109, 91110, 91114, 91115, 91116, 91117, 91118, 91121, 91123, 91124, 91125, 91126, 91129, 91131, 91175, 91182, 91184, 91185, 91186, 91187, 91188, 91189, 91191, 91201, 91202, 91203, 91204, 91205, 91206, 91207, 91208, 91209, 91210, 91214, 91221, 91222, 91224, 91225, 91226, 91301, 91302, 91303, 91304, 91305, 91306, 91307, 91308, 91309, 91310, 91311, 91312, 91313, 91316, 91321, 91322, 91324, 91325, 91326, 91327, 91328, 91329, 91330, 91331, 91333, 91334, 91335, 91337, 91340, 91341, 91342, 91343, 91344, 91345, 91346, 91350, 91351, 91352, 91353, 91354, 91355, 91356, 91357, 91363, 91364, 91365, 91367, 91371, 91372, 91376, 91380, 91381, 91382, 91383, 91384, 91385, 91386, 91387, 91388, 91390, 91392, 91393, 91394, 91395, 91396, 91399, 91401, 91402, 91403, 91404, 91405, 91406, 91407, 91408, 91409, 91410, 91411, 91412, 91413, 91416, 91423, 91426, 91436, 91470, 91482, 91495, 91496, 91497, 91499, 91501, 91502, 91503, 91504, 91505, 91506, 91507, 91508, 91510, 91521, 91522, 91523, 91526, 91601, 91602, 91603, 91604, 91605, 91606, 91607, 91608, 91609, 91610, 91611, 91612, 91614, 91615, 91616, 91617, 91618, 91702, 91706, 91711, 91714, 91715, 91716, 91722, 91723, 91724, 91731, 91732, 91733, 91734, 91735, 91740, 91741, 91744, 91745, 91746, 91747, 91748, 91749, 91750, 91754, 91755, 91756, 91759, 91765, 91766, 91767, 91768, 91769, 91770, 91771, 91772, 91773, 91775, 91776, 91778, 91780, 91788, 91789, 91790, 91791, 91792, 91793, 91795, 91797, 91799, 91801, 91802, 91803, 91804, 91841, 91896, 91899, 92602, 92603, 92604, 92605, 92606, 92607, 92609, 92610, 92612, 92614, 92615, 92616, 92618, 92619, 92620, 92623, 92624, 92625, 92626, 92627, 92628, 92629, 92630, 92637, 92646, 92647, 92648, 92649, 92650, 92651, 92652, 92653, 92654, 92655, 92656, 92657, 92658, 92659, 92660, 92661, 92662, 92663, 92672, 92673, 92674, 92675, 92676, 92677, 92678, 92679, 92683, 92684, 92685, 92688, 92690, 92691, 92692, 92693, 92694, 92694, 92697, 92698, 92701, 92702, 92703, 92704, 92705, 92706, 92707, 92708, 92709, 92710, 92711, 92712, 92725, 92728, 92735, 92780, 92781, 92782, 92799, 92801, 92802, 92803, 92804, 92805, 92806, 92807, 92808, 92809, 92811, 92812, 92814, 92815, 92816, 92817, 92821, 92822, 92823, 92825, 92831, 92832, 92833, 92834, 92835, 92836, 92837, 92838, 92840, 92841, 92842, 92843, 92844, 92845, 92846, 92850, 92856, 92857, 92859, 92861, 92862, 92863, 92864, 92865, 92866, 92867, 92868, 92869, 92870, 92871, 92885, 92886, 92887, 92899, 93510, 93532, 93534, 93535, 93536, 93539, 93543, 93544, 93550, 93551, 93552, 93553, 93563, 93584, 93586, 93590, 93591 AND 93599.

### COMPANY United American Insurance Company

	1 0
Region Number	Region Description & Company's Notes
	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922 & 926-930. For policy forms: DMSA06, DMSB06, DMSC06 AND DMSF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922 & 926-930. For policy form DMSHDF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922 & 926-930. For policy form DMSB06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD ONLY. Contact company for more details.
	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy forms DMSA06, DMSB06, DMSC06 & DMSF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSHDF06. Available during Open Enrollment / Guaranteed Issue Periods Only. Contact company for more details.
	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSB06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
10	ISSUE AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922 & 926-930
	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922, 926-930. For policy form MSHDF06. Contact company for more details.
14	ISSUE AGE - INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961
	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form MSHDF06. Contact company for more details.
	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR THE FOLLOWING ZIP CODE RANGES: 900-922, 926-930. For policy form DMSHDF06. This plan is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.
	HIGH DEDUCTIBLE "F" PLAN. INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961. For policy form DMSB06. This plans is available OUTSIDE THE OPEN ENROLLMENT PERIOD. Contact company for more details.

- ATTAINED AGE INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-922 & 926-930
- 21 ATTAINED AGE INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-961.

### COMPANY United Teacher Associates Insurance Company

Region Numbe	Region Description & Company's Notes
01	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 931-932, 934-939, 942 & 950-961.
02	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 919-925, 930, 933, 940-941 & 943-949.
03	INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-918 & 926-928.

### COMPANY United World Life Insurance Company

Region Number	Region Description & Company's Notes
01	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 900-918 AND 926-928
02	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 919-925, 930-931 AND 940-949
03	INDIVIDUAL POLICY PLAN RATES FOR ZIP CODE RANGES: 932-939 AND 950-961

### COMPANY USAA Life Insurance Company

### Region Number Region Description & Company's Notes

- 01 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 924, 931-959. USAA Life Insurance Company does not offer an annual payment method.
- 02 INDIVIDUAL POLICY RATES FOR ZIP CODE RANGES: 900-923, 925-930. USAA Life Insurance Company does not offer an annual payment method.

# Southern California Group Policy Rates For Female Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

## Southern California Regions Group Policy Rates for Female, Age Under 65

### AARP/UNITED HEALTHCARE INSURANCE COMPANY

Customer Service Number 800-523-5800

Region		Medicare Supplement Policy Plan:												
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,942	2,917	3,345	0	0	3,360	0	3,217	0	0	1,545	0	90 days	CR
02	1,702	2,550	2,925	0	0	2,940	0	2,816	0	0	1,350	0	90 days	CR
03	1,489	2,235	2,565	0	0	2,576	0	2,467	0	0	1,185	0	90 days	CR

### BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region		Medicare Supplement Policy Plan:												
Number*	$\boldsymbol{A}$	В	C	D	E	F	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	2,588	2,739	2,404	0	0	2,026	0	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	0	0	2,390	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

## Southern California Regions Group Policy Rates for Female, Age Under 65

CLODE LIEE AND ACCIDENT INCLIDANCE COMPANY

Customer Service Number

GLOB	E LIF	E ANI	) ACCI	IDENT	INSU	RANC	E CO	MPAN	Y				800-801-	6831
Region	Medicare Supplement Policy Plan:												Waiting	Rating
Number*	A	В	C	D	E	F	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
07	1,067	1,556	1,730	0	0	1,746	0	0	0	0	0	0	60 days	AA
09	873	1,273	1,415	0	0	1,428	0	0	0	0	0	0	60 days	AA
HEALTH NET LIFE INSURANCE COMPANY  Customer Service Number (800) 944-7287														
Region	Medicare Supplement Policy Plan:												Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,328	0	3,432	0	0	3,720	2,964	0	0	4,620	0	0	0 days	AA
LIFE	INVES	STORS	INSU	RANC	E CON	MPANY	Y OF A	MER	ICA			Си	stomer Servio (800) 752	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	3,072	3,936	4,560	0	0	4,512	0	3,864	0	0	0	0	180 days	IA
02	2,652	3,396	3,936	0	0	3,900	0	3,336	0	0	0	0	180 days	IA
03	2,508	3,216	3,732	0	0	3,696	0	3,156	0	0	0	0	180 days	IA

Southern California Regions Group Policy Rates for Female Under 65 - Page 429

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age Under 65

## MONUMENTAL LIFE INSURANCE COMPANY

Customer Service Number 800-752-9797

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,428	3,132	3,408	0	0	3,960	0	7,224	0	0	0	0	180 days	AA
02	1,236	2,700	2,952	0	0	3,420	0	6,240	0	0	0	0	180 days	AA
03	1,164	2,556	2,796	0	0	3,240	0	5,904	0	0	0	0	180 days	AA

## TRANSAMERICA LIFE INSURANCE COMPANY

Customer Service Number (800) 752-9797

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	3,000	3,852	4,488	0	0	4,428	0	4,224	0	0	0	0	180 days	IA
02	2,592	3,324	3,876	0	0	3,816	0	3,648	0	0	0	0	180 days	IA
03	2,460	3,156	3,672	0	0	3,624	0	3,456	0	0	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age Under 65

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 22 1.603 2,045 2,302 2,183 0 1,738 2,205 0 0 0 0 0 60 days CR

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Group Policy Rates For Female Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions up Policy Rates for Female, Age

# Group Policy Rates for Female, Age 65

#### Customer Service Number AARP/UNITED HEALTHCARE INSURANCE COMPANY 800-523-5800 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 998 1,505 1,727 1,601 1,603 1,735 1,640 1.661 1,671 1,782 791 1,096 90 days CR 1,402 90 days 873 1.314 1.509 1.398 1.433 1,452 1,460 1.558 690 957 CR 02 1,517 03 762 1.322 1.224 1,226 1,255 1.271 1.277 **CR** 1.150 1,328 1.365 604 836 90 days Customer Service Number BANKERS LIFE AND CASUALTY COMPANY (800) 621-3724 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{B}$ K $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ $\boldsymbol{H}$ 1,377 05 1.663 1.599 1.680 1.847 1.156 1.282 0 0 0 0 0 0 days AA 06 1,980 1,903 1,614 2,000 2,199 1,362 1,527 0 0 0 0 0 0 days AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 65

#### Customer Service Number GLOBE LIFE AND ACCIDENT INSURANCE COMPANY 800-801-6831 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ D $\boldsymbol{H}$ 0 0 07 1.067 1.556 1.730 0 0 1.746 0 0 0 0 60 days AA 09 873 1.273 1.415 0 0 0 0 0 0 0 1.428 0 60 days AA Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ D $\boldsymbol{G}$ $\boldsymbol{J}$ K $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{L}$ 02 1.356 0 1.536 0 0 1.764 1.572 0 0 2,736 0 0 0 days AA Customer Service Number LIFE INVESTORS INSURANCE COMPANY OF AMERICA (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{G}$ $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ I $\boldsymbol{J}$ K D $\boldsymbol{L}$ 01 1.224 1.584 1.836 1.728 1,488 1.836 1.692 2,004 2,076 2,796 0 0 180 days IA 02 1.056 1.368 1.584 1.488 1,284 1,584 1.464 1.728 1.788 2.412 0 0 180 days IΑ 996 1,500 1,416 1,212 1,500 1,380 1,632 1.692 2,292 0 0 03 1,296 180 days IΑ

Southern California Regions Group Policy Rates for Female 65 - Page 434

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 65

#### Customer Service Number MONUMENTAL LIFE INSURANCE COMPANY 800-752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 01 2,076 0 840 1.860 2,040 1,980 2,340 2,232 4,284 4,440 5,880 0 AA 180 days 02 732 1,608 1.764 1.716 1.788 2.028 1.920 3.696 3,828 5.076 0 0 180 days AA 03 1,692 1,824 3,504 3,624 0 684 1.524 1.668 1.620 1,920 4.812 0 180 days AA Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{C}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ I $\boldsymbol{J}$ $\boldsymbol{L}$ $\boldsymbol{F}$ $\boldsymbol{H}$ 01 1.200 1.560 1.812 1.692 1.632 1.812 1.656 1.716 1.728 1.764 0 0 180 days IA 02 1.032 1,344 1,560 1,464 1,404 1,560 1,428 1,488 1.500 1.524 0 0 180 days IΑ 1,380 1,332 1,356 1,416 03 984 1,272 1,476 1,476 1,404 1,440 0 0 180 days IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 65

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 22 1,603 2,045 2,302 2,183 0 1,738 2,205 0 0 0 CR 0 0 60 days

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Group Policy Rates For Female Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Group Policy Rates for Female, Age 70

## AARP/UNITED HEALTHCARE INSURANCE COMPANY

Customer Service Number 800-523-5800

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	1,890	1,890	1,626	2,018	2,196	1,404	1,581	0	0	0	0	0	0 days	AA
06	2,249	2,250	1,910	2,402	2,615	1,655	1,882	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 70

GLOB	E LIF	E ANI	ACC	IDENT	INSU	RANC	E CO	MPAN	Y			Си	stomer Servi 800-801-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$oldsymbol{L}$	Period	Methodology
07	1,363	1,852	2,026	0	0	2,043	0	0	0	0	0	0	60 days	AA
09	1,165	1,569	1,712	0	0	1,724	0	0	0	0	0	0	60 days	AA
HEAL	EALTH NET LIFE INSURANCE COMPANY (80													ce Number -7287
Region													Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,524	0	1,776	0	0	2,016	1,812	0	0	2,736	0	0	0 days	AA
LIFE 1	INVES	TORS	INSU	RANC	E CON	<b>IPAN</b>	Y OF A	MER	ICA			Си	stomer Servi (800) 752	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$m{L}$	Period	Methodology
01	1,548	2,004	2,340	2,184	1,848	2,340	2,184	2,532	2,604	3,564	0	0	180 days	IA
02	1,344	1,728	2,016	1,884	1,596	2,016	1,884	2,184	2,244	3,084	0	0	180 days	IA
03	1,272	1,644	1,908	1,788	1,512	1,908	1,788	2,076	2,124	2,916	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 70

# MONUMENTAL LIFE INSURANCE COMPANY Region Medicare Supplement Policy Plan: Waiting Region

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{\mathit{F}}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,116	2,436	2,664	2,604	2,712	3,096	2,940	5,592	5,844	7,704	0	0	180 days	AA
02	960	2,112	2,304	2,244	2,340	2,676	2,544	4,824	5,052	6,648	0	0	180 days	AA
03	912	1,992	2,184	2,124	2,220	2,532	2,412	4,572	4,788	6,300	0	0	180 days	AA

## TRANSAMERICA LIFE INSURANCE COMPANY

Customer Service Number (800) 752-9797

Customer Service Number

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,524	1,968	2,292	2,136	2,028	2,292	2,136	2,172	2,196	2,244	0	0	180 days	IA
02	1,320	1,704	1,980	1,848	1,752	1,980	1,848	1,872	1,896	1,932	0	0	180 days	IA
03	1,248	1,608	1,872	1,752	1,668	1,872	1,752	1,776	1,800	1,836	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 70

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,738 22 1,603 2,045 2,302 2,183 0 2,205 0 0 0 0 0 60 days CR

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Group Policy Rates For Female Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Group Policy Rates for Female, Age 75

## AARP/UNITED HEALTHCARE INSURANCE COMPANY

Customer Service Number 800-523-5800

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	${\pmb F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	2,184	2,261	1,949	2,418	2,609	1,682	1,886	0	0	0	0	0	0 days	AA
06	2,600	2,691	2,292	2,879	3,105	1,983	2,245	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 75

#### Customer Service Number GLOBE LIFE AND ACCIDENT INSURANCE COMPANY 800-801-6831 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{L}$ 1.516 2,149 2,322 0 0 2.339 0 0 0 0 07 0 0 60 days AA 09 1,240 1,827 2,008 0 0 2,021 0 0 0 0 60 days 0 0 AA Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,812 0 0 0 2,748 2,244 0 0 4,344 0 0 2,568 AA 0 days Customer Service Number LIFE INVESTORS INSURANCE COMPANY OF AMERICA (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{E}$ F I $\boldsymbol{J}$ D $\boldsymbol{H}$ $\boldsymbol{L}$ 2,352 0 01 1,956 2,520 2,916 2,748 2,880 2,700 3,168 3,204 4,380 0 180 days IΑ 02 1,692 2,184 2,520 2,364 2,028 2,496 2,328 2,736 2,772 3,780 0 0 180 days IΑ 2,208 2,592 2,364 0 03 1,608 2,064 2,388 2,244 1,920 2,616 3,588 0 180 days IΑ

Southern California Regions Group Policy Rates for Female 75 - Page 444

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 75

#### Customer Service Number MONUMENTAL LIFE INSURANCE COMPANY 800-752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.332 2.916 3.180 3.132 3.288 3,696 3.528 6,744 6,996 9.240 0 0 AA 01 180 days 3,048 02 1,152 2,520 2,748 2,700 2,832 3,192 5,820 6,048 7,980 0 0 180 days AA 2,388 03 1,092 2,604 2,556 2,688 3,024 2,880 5,520 5,724 7,560 0 0 180 days AA Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,932	2,460	2,856	2,688	2,580	2,844	2,640	2,700	2,736	2,784	0	0	180 days	IA
02	1,668	2,124	2,460	2,328	2,232	2,448	2,280	2,340	2,364	2,400	0	0	180 days	IA
03	1,572	2,016	2,340	2,196	2,112	2,328	2,160	2,208	2,232	2,280	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 75

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,738 22 1.603 2,045 2,302 2,183 0 2,205 0 0 0 0 0 60 days CR

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Group Policy Rates For Female Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Females Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Group Policy Rates for Female, Age 80

## **AARP/UNITED HEALTHCARE INSURANCE COMPANY**

Customer Service Number 800-523-5800

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

	_												(000) 021	J/27
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{\mathit{B}}$	C	D	$\boldsymbol{E}$	$\boldsymbol{F}$	$\boldsymbol{G}$	$\boldsymbol{H}$	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
		'												
05	2,588	2,739	2,404	3,071	3,251	2,026	2,324	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	3,656	3,869	2,390	2,766	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 80

#### Customer Service Number GLOBE LIFE AND ACCIDENT INSURANCE COMPANY 800-801-6831 Waiting Region Medicare Supplement Policy Plan: Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ В $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{L}$ 1.524 2,254 2.553 0 0 2.578 0 0 0 0 07 0 0 60 days AA 09 1,247 1,845 2,088 0 0 2,109 0 0 0 0 60 days 0 0 AA Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 2,016 0 2,916 0 0 3,156 2,544 0 0 4,344 0 0 AA 0 days Customer Service Number LIFE INVESTORS INSURANCE COMPANY OF AMERICA (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{E}$ F I D $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 3,732 3,552 0 01 2,544 3,264 3,780 3,576 3,060 3,492 3,612 4,908 0 180 days IΑ 4,236 02 2,196 2,820 3,264 3,084 2,652 3,216 3,024 3,072 3,120 0 0 180 days IΑ 3,096 2,508 2,952 0 0 03 2,076 2,664 2,928 3,048 2,856 2,904 4,020 180 days IΑ

Southern California Regions Group Policy Rates for Female 80 - Page 449

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

# Southern California Regions Group Policy Rates for Female, Age 80

MONU	U <b>MEN</b> '	TAL I	LIFE I	NSUR A	ANCE	COMP	ANY					Cus	stomer Servi 800-752-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,428	3,132	3,408	3,360	3,516	3,960	3,792	7,224	7,512	9,912	0	0	180 days	AA
02	1,236	2,700	2,952	2,892	3,036	3,420	3,276	6,240	6,480	8,556	0	0	180 days	AA
03	1,164	2,556	2,796	2,748	2,868	3,240	3,108	5,904	6,144	8,112	0	0	180 days	AA
TRANSAMERICA LIFE INSURANCE COMPANY														ce Number
Region					Medic	are Supple	ment Polic	v Plan:					(800) 752 <i>Waiting</i>	Rating
Number*	A	В	C	D	E	F	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,160	2,760	3,204	3,036	2,904	3,156	2,964	3,024	3,060	3,108	0	0	180 days	IA
03	2,040	2,616	3,036	2,868	2,748	3,000	2,808	2,856	2,892	2,952	0	0	180 days	IA
IINITI	ED AM	FRIC	'AN IN	CIIDA	NCF (	ωмр	NV					Cus	stomer Servi	
				BUKA									1-800-331	
Region Number*	$oldsymbol{A}$	В	C	D	Medic E	eare Supple   <b>F</b>	ment Polic <sub>:</sub> G	y Plan: H	I	J	K	L	Waiting Period	Rating Methodology
						1		<u> </u>				1		
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

Southern California Regions Group Policy Rates for Female 80 - Page 450

# Southern California Group Policy Rates For Male Age Under 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age Under 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Group Policy Rates for Male, Age Under 65

## **AARP/UNITED HEALTHCARE INSURANCE COMPANY**

Customer Service Number 800-523-5800

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	F	G	H	I	$oldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,942	2,917	3,345	0	0	3,360	0	3,217	0	0	1,545	0	90 days	CR
02	1,702	2,550	2,925	0	0	2,940	0	2,816	0	0	1,350	0	90 days	CR
03	1,489	2,235	2,565	0	0	2,576	0	2,467	0	0	1,185	0	90 days	CR

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	<b>F</b>	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	2,588	2,739	2,404	0	0	2,026	0	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	0	0	2,390	0	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Male, Age Under 65

Customer Service Number

#### GLOBE LIFE AND ACCIDENT INSURANCE COMPANY 800-801-6831 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{L}$ 1.730 0 0 1.746 0 0 0 0 07 1.067 1.556 0 0 60 days AA 09 873 1,273 1,415 0 0 1,428 0 0 0 0 60 days 0 0 AA Customer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 2,328 0 3,432 0 0 3,720 2,964 0 0 4,620 0 0 AA 0 days Customer Service Number LIFE INVESTORS INSURANCE COMPANY OF AMERICA (800) 752-9797 Medicare Supplement Policy Plan: Region Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{E}$ $\boldsymbol{J}$ D $\boldsymbol{H}$ $\boldsymbol{L}$ 0 3,864 0 0 IA 01 3,072 3,936 4,560 0 4,512 0 0 0 180 days 3,936 180 days 02 2,652 3,396 0 0 3,900 0 3,336 0 0 0 0 IΑ 3,732 0 0 0 03 2,508 3,216 0 3,696 0 3,156 0 0 180 days IΑ

Southern California Regions Group Policy Rates for Male Under 65 - Page 453

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Male, Age Under 65

## MONUMENTAL LIFE INSURANCE COMPANY

Customer Service Number 800-752-9797

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,428	3,132	3,408	0	0	3,960	0	7,224	0	0	0	0	180 days	AA
02	1,236	2,700	2,952	0	0	3,420	0	6,240	0	0	0	0	180 days	AA
03	1,164	2,556	2,796	0	0	3,240	0	5,904	0	0	0	0	180 days	AA

## TRANSAMERICA LIFE INSURANCE COMPANY

Customer Service Number (800) 752-9797

Region					Medic	are Supplen	nent Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	3,000	3,852	4,488	0	0	4,428	0	4,224	0	0	0	0	180 days	IA
02	2,592	3,324	3,876	0	0	3,816	0	3,648	0	0	0	0	180 days	IA
03	2,460	3,156	3,672	0	0	3,624	0	3,456	0	0	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies'' on PAGE 476.

# Southern California Regions Group Policy Rates for Male, Age Under 65

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,738 22 1.603 2,045 2,302 2,183 0 2,205 0 0 0 0 0 60 days CR

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Group Policy Rates For Male Age 65

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 65. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

2008 Guide to Medicare Supplement Insurance Southern California Group Policy Rates – Male Age 65

# Southern California Regions Group Policy Rates for Male, Age 65

## AARP/UNITED HEALTHCARE INSURANCE COMPANY

Customer Service Number 800-523-5800

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	998	1,505	1,727	1,601	1,603	1,735	1,640	1,661	1,671	1,782	791	1,096	90 days	CR
02	873	1,314	1,509	1,398	1,402	1,517	1,433	1,452	1,460	1,558	690	957	90 days	CR
03	762	1,150	1,322	1,224	1,226	1,328	1,255	1,271	1,277	1,365	604	836	90 days	CR

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region					Medic	are Supplei	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	1,663	1,599	1,377	1,680	1,847	1,156	1,282	0	0	0	0	0	0 days	AA
06	1,980	1,903	1,614	2,000	2,199	1,362	1,527	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Male, Age 65

Egion Medicare Supplement Policy Plan:  Medicare F G H I J K L													
ement Policy Pla	in:				Waiting	Rating							
G	H	J	K	$\boldsymbol{L}$	Period	Methodology							
0	0 0	0	0	0	60 days	AA							
0	0	0	0	0	60 days	AA							
NY													
ement Policy Pla	in:				Waiting	Rating							
G	H I	J	K	$\boldsymbol{L}$	Period	Methodology							
1,572	0 0	2,736	0	0	0 days	AA							
I IFF INVESTORS INSURANCE COMPANY OF AMERICA  Customer Service Number													
ement Policy Pla					(800) 752- Waiting	-9797 Rating							
ement Policy Pla		J	K		(800) 752	9797							
ement Policy Pla	in:	<b>J</b> 2,796	<b>K</b>		(800) 752- Waiting	-9797 Rating Methodology							
ement Policy Pla G 1 1,692 2,	n: H I			L	(800) 752- Waiting Period	Rating Methodology							
	G 0 0 NY Sement Policy Pla G 1,572	G         H         I           0         0         0           0         0         0             NY           Sement Policy Plan:           G         H         I           1,572         0         0	G         H         I         J           0         0         0         0           0         0         0         0    NY  ement Policy Plan:  G  H  I  J	G         H         I         J         K           0         0         0         0         0           0         0         0         0         0           NY         ement Policy Plan:           G         H         I         J         K	G   H   I   J   K   L	G							

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

# Southern California Regions Group Policy Rates for Male, Age 65

#### Customer Service Number MONUMENTAL LIFE INSURANCE COMPANY 800-752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 840 1.860 2,040 1.980 2.076 2,340 2.232 4,284 4,440 5.880 0 0 AA 01 180 days 02 732 1,608 1,764 1,716 2,028 1,920 3,696 3,828 5,076 0 0 180 days 1,788 AA 03 684 1,524 1,668 1,620 1,692 1,920 1,824 3,504 3,624 4,812 0 0 180 days AA Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY

,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,	•	•		••
(800)	75	2-	97	79	7	

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{\mathit{F}}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,200	1,560	1,812	1,692	1,632	1,812	1,656	1,716	1,728	1,764	0	0	180 days	IA
02	1,032	1,344	1,560	1,464	1,404	1,560	1,428	1,488	1,500	1,524	0	0	180 days	IA
03	984	1,272	1,476	1,380	1,332	1,476	1,356	1,404	1,416	1,440	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

# Southern California Regions Group Policy Rates for Male, Age 65

UNITI	ED AN	<b>IERIC</b>	AN IN	SURA	NCE C	COMPA	ANY						tomer Servi 1-800-331	ce Number -2512
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	A	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Group Policy Rates For Male Age 70

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 70. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

# Southern California Regions Group Policy Rates for Male, Age 70

## AARP/UNITED HEALTHCARE INSURANCE COMPANY

Customer Service Number 800-523-5800

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

## BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region	Medicare Supplement Policy Plan:												Waiting	Rating
Number*	A	$\boldsymbol{B}$	C	D	E	${m F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
05	1,890	1,890	1,626	2,018	2,196	1,404	1,581	0	0	0	0	0	0 days	AA
06	2,249	2,250	1,910	2,402	2,615	1,655	1,882	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

# Southern California Regions Group Policy Rates for Male, Age 70

GLOB	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY  Cust													ce Number 6831
Region	Medicare Supplement Policy Plan:													Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
07	1,363	1,852	2,026	0	0	2,043	0	0	0	0	0	0	60 days	AA
09	1,165	1,569	1,712	0	0	1,724	0	0	0	0	0	0	60 days	AA
HEALTH NET LIFE INSURANCE COMPANY  Customer Serv (800) 944													stomer Servi (800) 944	
Region												Waiting	Rating	
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	1,524	0	1,776	0	0	2,016	1,812	0	0	2,736	0	0	0 days	AA
LIFE 1	INVES	TORS	INSU	RANC	E CON	<b>IPAN</b>	Y OF A	MER	ICA			Си	stomer Servi (800) 752	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,548	2,004	2,340	2,184	1,848	2,340	2,184	2,532	2,604	3,564	0	0	180 days	IA
02	1,344	1,728	2,016	1,884	1,596	2,016	1,884	2,184	2,244	3,084	0	0	180 days	IA
03	1,272	1,644	1,908	1,788	1,512	1,908	1,788	2,076	2,124	2,916	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

# Southern California Regions Group Policy Rates for Male, Age 70

#### Customer Service Number MONUMENTAL LIFE INSURANCE COMPANY 800-752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.116 2,436 2,664 2,604 2,712 3.096 2,940 5.592 5,844 7,704 0 0 AA 01 180 days 02 2,112 2,304 2,244 2,340 2,544 4,824 5,052 0 0 180 days 960 2,676 6,648 AA 6,300 03 912 1,992 2,184 2,124 2,220 2,532 2,412 4,572 4,788 0 0 180 days AA

## TRANSAMERICA LIFE INSURANCE COMPANY

Customer Service Number (800) 752-9797

Region		Medicare Supplement Policy Plan:												
Number*	A	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,524	1,968	2,292	2,136	2,028	2,292	2,136	2,172	2,196	2,244	0	0	180 days	IA
02	1,320	1,704	1,980	1,848	1,752	1,980	1,848	1,872	1,896	1,932	0	0	180 days	IA
03	1,248	1,608	1,872	1,752	1,668	1,872	1,752	1,776	1,800	1,836	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies'' on PAGE 476.

# Southern California Regions Group Policy Rates for Male, Age 70

UNITED AMERICAN INSURANCE COMPANY												Customer Service Number 1-800-331-2512		
Region	Medicare Supplement Policy Plan:												Waiting	Rating
Number*	A	В	C	D	E	$oldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$oldsymbol{L}$	Period	Methodology
22	1,603	2,045	2,302	2,183	0	1,738	2,205	0	0	0	0	0	60 days	CR

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies'' on PAGE 476.

## Southern California Group Policy Rates For Male Age 75

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 75. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

#### Southern California Regions Group Policy Rates for Male, Age 75

#### AARP/UNITED HEALTHCARE INSURANCE COMPANY

Customer Service Number 800-523-5800

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

#### BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

	_												(000) 021	0141
Region					Medic	are Supple	ment Policy	Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	$\boldsymbol{B}$	C	D	$\boldsymbol{E}$	$oldsymbol{F}$	$\boldsymbol{G}$	$\boldsymbol{H}$	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	2,184	2,261	1,949	2,418	2,609	1,682	1,886	0	0	0	0	0	0 days	AA
06	2,600	2,691	2,292	2,879	3,105	1,983	2,245	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

#### Southern California Regions Group Policy Rates for Male, Age 75

#### Customer Service Number GLOBE LIFE AND ACCIDENT INSURANCE COMPANY 800-801-6831 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ В $\boldsymbol{C}$ $\boldsymbol{G}$ $\boldsymbol{D}$ $\boldsymbol{E}$ F $\boldsymbol{H}$ I $\boldsymbol{J}$ K $\boldsymbol{L}$ 1.516 2,149 2,322 0 0 2.339 0 0 0 0 07 0 0 60 days AA 09 1,240 1,827 2,008 0 0 2,021 0 0 0 0 60 days 0 0 AACustomer Service Number HEALTH NET LIFE INSURANCE COMPANY (800) 944-7287 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{G}$ $\boldsymbol{H}$ $\boldsymbol{J}$ K $\boldsymbol{L}$ 02 1,812 0 0 0 2,748 2,244 0 0 4,344 0 0 2,568 AA 0 days Customer Service Number LIFE INVESTORS INSURANCE COMPANY OF AMERICA (800) 752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ B $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{E}$ F I $\boldsymbol{J}$ D $\boldsymbol{H}$ $\boldsymbol{L}$ 2,352 01 0 1,956 2,520 2,916 2,748 2,880 2,700 3,168 3,204 4,380 0 180 days IΑ 02 1,692 2,184 2,520 2,364 2,028 2,496 2,328 2,736 2,772 3,780 0 0 180 days IΑ 2,208 2,592 2,364 0 03 1,608 2,064 2,388 2,244 1,920 2,616 3,588 0 180 days IΑ

Southern California Regions
Group Policy Rates for Male 75 - Page 468

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

#### Southern California Regions Group Policy Rates for Male, Age 75

#### Customer Service Number MONUMENTAL LIFE INSURANCE COMPANY 800-752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{C}$ $\boldsymbol{G}$ K $\boldsymbol{B}$ $\boldsymbol{D}$ $\boldsymbol{E}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.332 2,916 3,180 3.132 3,288 3,696 3.528 6,744 6,996 9,240 0 0 AA01 180 days 02 1,152 2,520 2,748 2,700 2,832 3,192 3,048 5,820 6,048 7,980 0 180 days 0 AA 2,388 03 1,092 2,604 2,556 2,688 3,024 2,880 5,520 5,724 7,560 0 0 180 days AA Customer Service Number TRANSAMERICA LIFE INSURANCE COMPANY (800) 752-9797

Region					Medic	are Supplei	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	G	H	I	J	K	$\boldsymbol{L}$	Period	Methodology
01	1,932	2,460	2,856	2,688	2,580	2,844	2,640	2,700	2,736	2,784	0	0	180 days	IA
02	1,668	2,124	2,460	2,328	2,232	2,448	2,280	2,340	2,364	2,400	0	0	180 days	IA
03	1,572	2,016	2,340	2,196	2,112	2,328	2,160	2,208	2,232	2,280	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

#### Southern California Regions Group Policy Rates for Male, Age 75

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,738 22 1,603 2,045 2,302 2,183 0 2,205 0 0 0 0 0 60 days CR

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

#### Southern California Group Policy Rates For Male Age 80

The purpose of this section is to provide you with the medicare supplement insurance rates for Males Age 80. The rates are organized by company, rating region and policy plan.

Please pay attention to the company's RATING REGION. A company's rating region is the geographical region that applies to the specific rate reported by the company.

The rates reported by company are specifically for the company's rating region. Your residence ZIP code must be within the company's rating region in order to qualify for the reported rate.

#### Southern California Regions Group Policy Rates for Male, Age 80

#### AARP/UNITED HEALTHCARE INSURANCE COMPANY

Customer Service Number 800-523-5800

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	1,709	2,567	2,944	2,729	2,732	2,957	2,795	2,831	2,848	3,036	1,360	1,874	90 days	CR
02	1,498	2,244	2,574	2,386	2,392	2,587	2,445	2,478	2,491	2,656	1,188	1,640	90 days	CR
03	1,310	1,967	2,257	2,092	2,095	2,267	2,145	2,171	2,181	2,330	1,043	1,435	90 days	CR

#### BANKERS LIFE AND CASUALTY COMPANY

Customer Service Number (800) 621-3724

Region					Medic	are Supple	ment Policy	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	${m F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
05	2,588	2,739	2,404	3,071	3,251	2,026	2,324	0	0	0	0	0	0 days	AA
06	3,081	3,260	2,830	3,656	3,869	2,390	2,766	0	0	0	0	0	0 days	AA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

#### Southern California Regions Group Policy Rates for Male, Age 80

GLOB	E LIF	E ANI	) ACC	IDENT	INSU	RANC	E CO	MPAN	Y			Cu	stomer Servi 800-801-	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$oldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
07	1,524	2,254	2,553	0	0	2,578	0	0	0	0	0	0	60 days	AA
09	1,247	1,845	2,088	0	0	2,109	0	0	0	0	0	0	60 days	AA
HEAL	TH NI	ET LII	E INS	URAN	CE CO	)MPA	NY					Си	ustomer Servi (800) 944	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
02	2,016	0	2,916	0	0	3,156	2,544	0	0	4,344	0	0	0 days	AA
LIFE 1	INVES	TORS	INSU	RANC	E CON	/IPAN	Y OF A	MER	ICA			Си	ustomer Servi (800) 752	
Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	$\boldsymbol{A}$	В	C	D	E	$\boldsymbol{F}$	G	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,544	3,264	3,780	3,576	3,060	3,732	3,492	3,552	3,612	4,908	0	0	180 days	IA
02	2,196	2,820	3,264	3,084	2,652	3,216	3,024	3,072	3,120	4,236	0	0	180 days	IA
03	2,076	2,664	3,096	2,928	2,508	3,048	2,856	2,904	2,952	4,020	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

Southern California Regions
Group Policy Rates for Male 80 - Page 473

#### Southern California Regions Group Policy Rates for Male, Age 80

#### Customer Service Number MONUMENTAL LIFE INSURANCE COMPANY 800-752-9797 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Period Methodology $\boldsymbol{A}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{G}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{H}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1.428 3.132 3,408 3,360 3.516 3,960 3,792 7,224 7.512 9.912 0 0 AA 01 180 days 02 1,236 2,700 2,952 2,892 3,036 3,420 3,276 6,240 6,480 8,556 0 0 180 days AA 03 1,164 2,556 2,796 2,748 2,868 3,240 3,108 5,904 6,144 8,112 0 0 180 days AACustomer Service Number

#### TRANSAMERICA LIFE INSURANCE COMPANY

siomer	Sei	vice	Ivuii	w
(800)	75	52-9	797	

Region					Medic	are Supple	ment Polic	y Plan:					Waiting	Rating
Number*	A	В	C	D	E	$\boldsymbol{F}$	$\boldsymbol{G}$	H	I	$\boldsymbol{J}$	K	$\boldsymbol{L}$	Period	Methodology
01	2,496	3,192	3,708	3,516	3,360	3,660	3,432	3,492	3,540	3,600	0	0	180 days	IA
02	2,160	2,760	3,204	3,036	2,904	3,156	2,964	3,024	3,060	3,108	0	0	180 days	IA
03	2,040	2,616	3,036	2,868	2,748	3,000	2,808	2,856	2,892	2,952	0	0	180 days	IA

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the "Region Descriptions & Company Notes For Group Policies" on PAGE 476.

#### Southern California Regions Group Policy Rates for Male, Age 80

#### Customer Service Number UNITED AMERICAN INSURANCE COMPANY 1-800-331-2512 Region Medicare Supplement Policy Plan: Waiting Rating Number\* Methodology Period $\boldsymbol{A}$ $\boldsymbol{G}$ $\boldsymbol{B}$ $\boldsymbol{C}$ $\boldsymbol{E}$ $\boldsymbol{H}$ K $\boldsymbol{D}$ $\boldsymbol{F}$ $\boldsymbol{J}$ $\boldsymbol{L}$ 1,738 22 1,603 2,045 2,302 2,183 0 2,205 0 0 0 0 0 60 days CR

<sup>\*</sup>REGION NUMBER: This is the geographical region that applies to the rate reported. Before calling the company, be sure to review the ''Region Descriptions & Company Notes For Group Policies' on PAGE 476.

## Southern California Region Descriptions and Company Notes For Group Policies

The purpose of this section is to provide you with a description of each company's rating region, as well as, any of the company's notes and disclaimers regarding the rates posted.

# 2008 Medicare Supplement Insurance Rates Southern California Regions Company Region Description and Rating Footnotes for Group Policies

	· · ·
COMPANY	AARP/United Healthcare Insurance Company
Region Numl	Region Description & Company's Notes
01	GROUP POLICY RATES - AARP (American Association of Retired Persons) membership is required for eligibility. GROUP POLICY RATES FOR: LOS ANGELES & ORANGE COUNTIES. CERTAIN RESTRICTIONS APPLY. CONTACT COMPANY FOR MORE DETAILS.
02	GROUP POLICY RATES - AARP (American Association of Retired Persons) membership is required for eligibility. GROUP POLICY RATES FOR: IMPERIAL, RIVERSIDE, SAN DIEGO & VENTURA COUNTIES. CERTAIN RESTRICTIONS APPLY. CONTACT COMPANY FOR MORE DETAILS.
03	GROUP POLICY RATES - AARP (American Association of Retired Persons) membership is required for eligibility. GROUP POLICY RATES FOR: ALAMEDA, CONTRA COSTA, KERN, LAKE, NAPA, SACRAMENTO, SAN BERNARDINO, SAN FRANCISCO, SAN JOAQUIN, SAN LUIS OBISPO, SAN MATEO & SANTA BARBARA COUNTIES. CERTAIN RESTRICTIONS APPLY. CONTACT COMPANY FOR MORE DETAILS.
COMPANY	Bankers Life and Casualty Company
Region Numl	ner Region Description & Company's Notes
05	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-921, 930-934, 936-944 & 949-961 CONTACT COMPANY FOR MORE DETAILS.
06	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-908, 910-919, 922-928, 935 & 945-948 CONTACT COMPANY FOR MORE DETAILS.
COMPANY	Globe Life and Accident Insurance Company
Region Numb	ner Region Description & Company's Notes
07	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-922 & 926-930
09	GROUP POLICY RATES FOR ZIP CODE RANGES: 923-925, 931-939, 942, 949 & 952-962 CONTACT COMPANY FOR MORE DETAILS.
COMPANY	Health Net Life Insurance Company
Region Numb	ner Region Description & Company's Notes
02	GROUP POLICY PLAN RATES FOR THE FOLLOWING COUNTIES: Imperial, Inyo, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura.

\*REGION NUMBER: This is the geographical region that applies to the rate reported.

Southern California Regions

# 2008 Medicare Supplement Insurance Rates Southern California Regions Company Region Description and Rating Footnotes for Group Policies

#### COMPANY LIFE INVESTORS INSURANCE COMPANY OF AMERICA

GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups or the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.  O3 GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936-944 AND 949-962. Plans are marketed to members of affiliated association groups of that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.  COMPANY MONUMENTAL LIFE INSURANCE COMPANY  Region Number Region Description & Company's Notes  O1 GROUP POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928. Plans are marketed to members of affiliated association groups of that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.  O2 GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups of that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.  O3 GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936-944 AND 949-962. Plans are marketed to members of affiliated association groups of that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.  COMPANY TRANSAMERICA LIFE INSURANCE COMPANY  Region Number Region Description & Company's Notes  O1 GROUP POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928. Plans are marketed to members of affiliated association groups only. Please note rates are these plans without the prescription drug coverage. Contact company for more details.	ber Region Description & Company's Notes
01	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
02	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
03	GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936-944 AND 949-962. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
COMPANY	MONUMENTAL LIFE INSURANCE COMPANY
Region Num	ber Region Description & Company's Notes
01	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
02	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
03	GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936-944 AND 949-962. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
COMPANY	TRANSAMERICA LIFE INSURANCE COMPANY
Region Numb	ber Region Description & Company's Notes
01	GROUP POLICY RATES FOR ZIP CODE RANGES: 900-918, 926-928. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
02	GROUP POLICY RATES FOR ZIP CODE RANGES: 920-925, 930-933, 935, 945-948. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.
03	GROUP POLICY RATES FOR ZIP CODE RANGES: 919, 929, 934, 936 AND 949. Plans are marketed to members of affiliated association groups only. Please note that the H, I and J rates are these plans without the prescription drug coverage. Contact company for more details.

\*REGION NUMBER: This is the geographical region that applies to the rate reported.

# 2008 Medicare Supplement Insurance Rates Southern California Regions Company Region Description and Rating Footnotes for Group Policies

COMPANY United American Insurance Company

Region Number

Region Description & Company's Notes

GROUP POLICY RATES - COMMUNITY RATED, AVAILABLE STATEWIDE

#### List of Policy Plans (A-L) Available By Company For Ages Under 65

The purpose of this section is to provide a summary listing of all medicare supplement insurance plans (A-L) that are available by company for persons under 65 years of age.

# List of Policy Plans (A-L) Available By Company (listed in alphabetical order) For Ages Under 65

COMPANY	Customer Service												
COMPANY	Phone Number	A	В	С	D	E	F	G	н	I	J	K	L
AARP/UNITED HEALTHCARE INSURANCE													
COMPANY	800-523-5800	X	X	X			X		X			X	
ADMIRAL LIFE INSURANCE COMPANY OF													
AMERICA	877-344-9784	X	X	X	X	X	X	X					
AETNA LIFE INSURANCE COMPANY	800-345-6022	X	X				X						
BANKERS LIFE AND CASUALTY COMPANY	800-621-3724	X	X	X			X				X	X	
BLUE CROSS OF CALIFORNIA	800-333-3883	X		X			X				X		
CALIFORNIA PHYSICIANS' SERVICE DBA BLUE SHIELD OF CALIFORNIA	800-248-2341	X	X	Х	X		X		х	Х		Х	
COMBINED INSURANCE COMPANY OF AMERICA	800-544-5531	X	X	х			X						
CONSECO INSURANCE COMPANY	800-541-2254	X			X		X	X					
CONTINENTAL GENERAL INSURANCE	800-880-8824 ext.												
COMPANY	1431						X						
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	877-825-9337	X		X	X		X				X		

## List of Policy Plans (A-L) Available By Company For Ages Under 65 (continued)

COMPANY	Customer Service Phone Number	A	В	С	D	E	F	G	н	I	J	ĸ	L
GENWORTH LIFE INSURANCE COMPANY	877-825-9337	х	х	X			х						
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	800-801-6831	х	X	X			X						
HEALTH NET LIFE INSURANCE COMPANY	800-944-7287	X		X			X		X		X		
HUMANA INSURANCE COMPANY	800-872-7294	х	X	X			X					X	X
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	800-752-9797	X	X	X			X		х				
LINCOLN HERITAGE LIFE INSURANCE COMPANY	800-287-7319	Х	X	X	X		X						
MARQUETTE NATIONAL LIFE INSURANCE COMPANY	800-934-1126	X					X						
MENNONITE MUTUAL AID ASSOCIATION	800-348-7468	X				X	X						X
MONUMENTAL LIFE INSURANCE COMPANY	800-752-9797	X	X	X			X		X				
MUTUAL OF OMAHA INSURANCE COMPANY	800-316-0842	х		X			X						

## List of Policy Plans (A-L) Available By Company For Ages Under 65 (continued)

COMPANY	Customer Service Phone Number	A	В	С	D	E	F	G	н	I	J	K	L
PACIFICARE LIFE AND HEALTH INSURANCE COMPANY, INC.	888-202-4340	X		X			X	X			Х		
PENNSYLVANIA LIFE INSURANCE COMPANY	800-275-7366	X	X	X			X						
PHYSICIANS LIFE INSURANCE COMPANY	800-228-9100	X	X				X	X					
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	888-350-1488	X	X	X	X	X	X	X					
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Contact Local State Farm Agent.	X		X			X						
TRANSAMERICA LIFE INSURANCE COMPANY	800-752-9797	X	X	Х		X			X				
UNITED AMERICAN INSURANCE COMPANY	800-331-2512	X	X	X	X		X	X					
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	800-880-8824	X	X	X			X			X	X		
UNITED WORLD LIFE INSURANCE COMPANY	877-845-0892	X	X				X						
USAA LIFE INSURANCE COMPANY	800-531-8000	X			X		X	X					

#### List of Policy Plans (A-L) Available By Company For Ages 65 and Older

The purpose of this section is to provide a summary listing of all medicare supplement insurance plans (A-L) that are available by company for persons 65 years of age and older.

# List of Policy Plans (A-L) Available By Company For Ages 65 and Older

(listed in	alphabetical	order)
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Company Name	Customer Service												
company Name	Phone Number	A	В	С	D	E	F	G	H	I	J	K	L
AARP/UNITED HEALTHCARE INSURANCE													
COMPANY	800-523-5800	X	X	X	X	X	X	X	X	X	X	X	X
ADMIRAL LIFE INSURANCE COMPANY OF													
AMERICA	877-344-9784	X	X	X	X	X	X	X					
AETNA LIFE INSURANCE COMPANY	800-345-6022	X	X				X						
BANKERS LIFE AND CASUALTY COMPANY	800-621-3724	X	X	х	х	X	х	X			X	х	х
BLUE CROSS OF CALIFORNIA	800-333-3883	X		Х			Х			X	X		
CALIFORNIA PHYSICIANS' SERVICE DBA BLUE													
SHIELD OF CALIFORNIA	800-248-2341	X	X	X	X		X		X	X		X	
COMBINED INSURANCE COMPANY OF													
AMERICA	800-544-5531	X	X	X	X		X						
CONSECO INSURANCE COMPANY	800-541-2254	X			X		X	x					
CONTINENTAL GENERAL INSURANCE	800-880-8824 ext.												
COMPANY	1431	X	X	X	X	X	X	X					
GENWORTH LIFE AND ANNUITY INSURANCE													
COMPANY	877-825-9337	X		X	X		X				X		

## List of Policy Plans (A-L) Available By Company For Ages 65 and Older (continued)

Company Name	Customer Service												
	Phone Number	A	В	С	D	E	F	G	H	I	J	K	L
GENWORTH LIFE INSURANCE COMPANY	877-825-9337	X	X	X	X		X						
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	800-801-6831	х	X	X			X						
HEALTH NET LIFE INSURANCE COMPANY	800-944-7287	Х		X		X	X	X	X	X	X		
HUMANA INSURANCE COMPANY	800-872-7294	Х	X	X			X					х	х
LIFE INVESTORS INSURANCE COMPANY OF AMERICA	800-752-9797	X	х	X	х	Х	X	Х	Х	X	X		
LINCOLN HERITAGE LIFE INSURANCE COMPANY	800-287-7319	X	X	X	X		X						
MARQUETTE NATIONAL LIFE INSURANCE COMPANY	800-934-1126	Х			X		X	X					
MENNONITE MUTUAL AID ASSOCIATION	800-348-7468	X				X	X						Х
MONUMENTAL LIFE INSURANCE COMPANY	800-752-9797	Х	X	X	X	X	X	X	X	X	X		
MUTUAL OF OMAHA INSURANCE COMPANY	800-316-0842	X		X	X		X	X					

## List of Policy Plans (A-L) Available By Company For Ages 65 and Older (continued)

Company Name	Customer Service Phone Number	Δ	ъ	_	n	F	F	c	н	T	.T	ĸ	,
PACIFICARE LIFE AND HEALTH INSURANCE	r none Number		В		<u> </u>		-	G	п	-	U	A	L
COMPANY, INC.	888-202-4340	X		X			X	X			X		
PENNSYLVANIA LIFE INSURANCE COMPANY	800-275-7366	X	X	X	X		Х	X					
PHYSICIANS LIFE INSURANCE COMPANY	800-228-9100	X	x				X	X					
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	888-350-1488	X	X	X	X	X	Х	Х					
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Contact Local State Farm Agent.	х		х			х						
TRANSAMERICA LIFE INSURANCE COMPANY	800-752-9797	X	X	X	X	X	X	X	X	X	X		
UNITED AMERICAN INSURANCE COMPANY	800-331-2512	X	X	X	X		X	X					
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	800-880-8824	X	X	X	X		X	X		X	X		
UNITED WORLD LIFE INSURANCE COMPANY	877-845-0892	X	X				X	X					
USAA LIFE INSURANCE COMPANY	800-531-8000	X			X		Х	X					